

CHARLES H. EDMUND	104	GEORGE K. LOGAN, Jr.	103	DONALD J. BISHOP
	56,270 412		56,374 412	BUSINESS INF. BUR. CORPORATION FILE
	\$		\$	
First National Bank of Coshocton Coshocton, Ohio	DOLLARS	THE KENTON SAVINGS BANK KENTON, OHIO	DOLLARS	First National Bank to Bank National Bankers & Ohio Bankers
104-12-02784 98-7-2-56-3-714*		104-2-000744-8-2-3-15-56-789*		104-2-00084-01-2-3-4-5-6-789*
LESTER G. ESSINGTON	103	L. R. BOWERS	103	FRANK W. KELLEY
	56,117 412		56,518 412	
	\$		\$	
THE PERRY COUNTY BANK NEW LEXINGTON, OHIO	DOLLARS	THE COMMUNITY BANK HARPOLEON, OHIO 45648	DOLLARS	THE OHIO STATE BANK COLUMBUS, OHIO
104-12-05894 98-7-6-56-3-214*		104-12-05164 98-7-6-54*		104-12-00794 123-4-56-789*
KENNETH H. MYERS	103	LLOYD L. DAVIS	103	WALTER C. MERCER
	56,117 412		56,518 412	
	\$		\$	
THE FIRST NATIONAL BANK OF KIRK KIRK, OHIO	DOLLARS	THE FIRST NATIONAL BANK OF KIRK, OHIO	DOLLARS	THE FIRST NATIONAL BANK OF KIRK
104-12-02534 98-7-6-56-3-214*		104-2-02034-00-1-2-54-55-789*		104-12-02534 98-7-6-56-3-214*
<b>BANCOHIO CORPORATION</b>	<b>1970</b>	<b>ANNUAL REPORT</b>		
WALTER C. MERCER	104	REV. C. HOSTETLER	103	LESTER HART
	56,117 412		56,518 412	
	\$		\$	
THE OHIO NATIONAL BANK COLUMBUS, OHIO	DOLLARS	THE UNION COUNTY SAVINGS BANK MOSCOW, OHIO 45146	DOLLARS	THE FIRST NATIONAL BANK AT EAST PALESTINE EAST PALESTINE, OHIO
104-12-00041 98-7-6-56-3-214*		104-12-02974 98-7-6-56-3-214*		104-12-05374 123-4-56-789*
DANIEL E. WASHAM	103	K. C. CRAMBLETT	103	JACK H. PHILLIPS
	56,117 412		56,518 412	
	\$		\$	
<i>The First National Bank</i> JACKSON, OHIO	DOLLARS	THE FIRST NATIONAL BANK CANTON, OHIO	DOLLARS	THE FIRST NATIONAL BANK OF LONDON LONDON, OHIO
104-12-04461 000-0-0-12345*		104-12-06164 123-4-56-789*		104-12-05361 98-7-6-56-3-214*
VINCENT H. JOHNSON	103	PHILIP B. YOUNG	103	T. E. PENNING
	56,117 412		56,518 412	
	\$		\$	
AKRON NATIONAL BANK PREST COMPANY - AKRON, OHIO	DOLLARS	THE FIRST NATIONAL BANK NEWARK, OHIO	DOLLARS	The Hocking Valley National Bank OF LANCASTER Lancaster, Ohio
104-12-00584 1234 56-78-9*		104-12-01221 123-4-56-789*		104-12-02354 86-2-7-11109*
R. VERNON MILLER	104	CHARLES B. MOODY	103	ALBERT R. BRYANT
	56,117 412		56,517 412	
	\$		\$	
The National Bank of Portsmouth Portsmouth, Ohio	DOLLARS	THE CITIZENS NATIONAL BANK IN ZANESVILLE ZANESVILLE, OHIO	DOLLARS	First National Bank WASHINGTON, D.C. OHIO 45101
104-12-01341 0-10-9-56-23-1*		104-12-01172 0-10-0-0-17459*		104-12-01371 120-9-101-50-*
ROBERT H. OLINGER	103	EARL W. PALM	103	RALPH O. MOOREHEAD
	56,117 412		56,518 412	
	\$		\$	
<i>First National Bank</i> WILMINGTON, OHIO 45177	DOLLARS	THE SECOND NATIONAL BANK WILMINGTON, OHIO 45177	DOLLARS	The Farmers & Merchants Bank Logan, Ohio
104-12-04924 123-4-00123*		104-12-03741 000-1-23456*		104-12-01692 123-4-56-789*

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**BANCOHIO CORPORATION — 51 North High Street, Columbus, Ohio 43216**

*Transfer Agent*

THE OHIO NATIONAL BANK  
of Columbus  
51 North High Street  
Columbus, Ohio 43216

# FINANCIAL HIGHLIGHTS

FOR THE YEAR	1970	1969	Increase
Consolidated Income before securities gains (losses)	\$ 14,885,742	\$ 14,661,706	\$ 224,036
Per Share	2.59	2.55	.04
Consolidated Net Income	16,036,391	14,339,550	1,696,841
Per Share	2.79	2.49	.30
Cash Dividends	4,749,295	4,479,432	269,863
Per Share	.96	.92	.04
<b>AT THE YEAR END</b>			
Assets	\$1,756,272,506	\$1,575,617,502	\$180,655,004
Deposits	1,511,306,213	1,315,047,390	196,258,823
Loans	811,004,396	782,043,313	28,961,083
Reserves for Loan Losses	17,284,579	17,101,244	183,335
Capital Funds			
Per Common Share:			
Book Value	24.07	22.30	1.77
Book Value plus Reserves	27.07	25.27	1.80

In 1970, the Corporation exchanged a substantial amount of common stock for the capital stock of The Logan County Bank, 30,895 shares, The Community Bank, 74,691 shares, Akron National Bank and Trust Company, 759,676 shares, and The First National Bank at East Palestine, 37,440 shares. These transactions have been accounted for as poolings of interests and accordingly the financial highlights have been restated to include the acquired banks for both periods.

# TO THE SHAREHOLDERS

Nineteen-seventy recorded a year of noteworthy achievement for your Corporation. Net income per share increased by 12.0 per cent, and total corporate assets reached a total in excess of \$1.7 billion. As in the past, BancOhio continues to be the largest multi-bank holding company in Ohio.

Net income for 1970 was \$2.79 per share, as compared with \$2.49 in 1969. Cash dividends at the annual rate of \$1.00 per share were paid on outstanding common shares. In addition, a four per cent stock dividend was distributed, the fifth consecutive year in which a stock dividend was paid and the tenth such dividend since 1959.

During the year, the following four Ohio banks affiliated with BancOhio: The Community Bank, Napoleon; The Logan County Bank, Bellefontaine; Akron National Bank and Trust Company, Akron; and The First National Bank at East Palestine. With these four banks, the 26 BancOhio affiliates operate 124 banking offices, the largest number of offices now operated by any Ohio banking organization.

On Oct. 3, 1970 The Kenton Savings Bank, Kenton, opened its new Main Office building. The two-story structure is located at the site of the original Main Office on the corner of Columbus and Detroit Streets. Since last year's report other affiliates have opened five new offices and several completed remodeling projects. In addition, the affiliation of The Adams Bank, Millersburg, was approved by the Board of Governors of the Federal Reserve System early in January, 1971. The transaction cannot be effective for at least 30 days following the decision.

The Corporation has agreed to make an exchange offer for the stock of The Citizens Banking Company, Perrysburg, subject to regulatory approval. It is anticipated

that The Peoples Bank, Thornville, will be merged into The Perry County Bank, New Lexington, a BancOhio affiliate. This merger would result in a stronger banking entity with total assets of the combined banks exceeding \$14.6 million.

The registered bank holding company structure under which BancOhio operates provides a number of significant advantages to affiliated community banks. The directors, officers and staff of each bank fully participate in community affairs allowing the bank flexibility to render decisions based upon the financial needs of its individual community. Affiliation with a multi-bank holding company such as BancOhio has become increasingly attractive to independent Ohio banks as they seek to improve the marketability of their capital stock and to increase their lending capacities to meet the expanding loan demands in their trade areas. The BancOhio management team is currently discussing affiliation with a number of banks throughout Ohio and hope that additional affiliations will come to fruition in 1971.

Of significance legislatively in December, the "one bank holding company bill", which has been pending before Congress for nearly two years, was signed into law by President Nixon. This legislation brings one-bank holding companies and all corporations and partnerships controlling one or more banks under the Bank Holding Company Act umbrella. The new law, which represents amendments to the Bank Holding Company Act of 1956, provides that expansion of these companies may only be in bank-related activities and allows the Federal Reserve Board broad flexibility to determine the types of financially-related services the banking industry may offer. The amendments thus afford BancOhio and other multi-bank

holding companies the opportunity to expand activities and services to meet the ever-changing financial needs of their markets.

As we enter this new year, bank holding companies and the banking industry will continue to face the challenges which largely took shape in 1970. Monetary authorities continue their attempt to slow the inflationary spiral, while striving to eliminate the focus of recession by increasing the money supply and improving the liquidity position of commercial banks. As in 1970, bank earnings in 1971 will be influenced by increasing wage and other overhead costs as well as the softening of interest rates, particularly during the first half of the year. The profit performance of the banking industry will be related to contemporary monetary and fiscal policy and the prevailing level of interest rates.

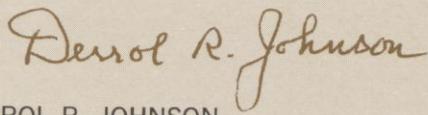
In the face of these increased costs and lower interest and investment income, community banks will move in increasing numbers in 1971 to the operating and servicing efficiencies of the multi-bank holding company. Indicative of the ever-increasing reliance of the banking industry upon this concept, in 1970 the Federal Reserve

Board approved a record 112 bank affiliations by existing bank holding companies as compared to only 64 in 1969 and 33 in 1968. This pattern of rapid growth is again reflected in the approval of 31 new bank holding companies, as compared to 21 in 1969 and only 9 in 1968.

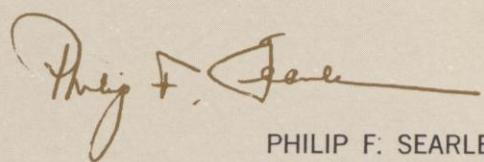
The relative movement of bank holding company earnings should be similar to that of the individual independent banks. A modest impact on bank holding company earnings in general could be experienced in 1971 because of the start-up costs involved in the initiation of new bank-related activities authorized by the 1970 amendments to the Bank Holding Company Act and ensuing new regulations. These start-up costs, however, should result in greater earnings potential in the future years.

While the nation's economic problems will be formidable in the coming year, much of the readjustment is behind us. BancOhio, as well as the entire banking industry, has always shown a great resourcefulness to adapt to changing requirements.

We believe that you, as shareholders, can be proud of the achievements of BancOhio in 1970. We look confidently ahead with dedication to the challenge of 1971.



DERROL R. JOHNSON  
Chairman of the Board  
February 1, 1971



PHILIP F. SEARLE  
President

# FINANCIAL SUMMARY

## EARNINGS

For the year 1970, BancOhio Corporation reported a new high consolidated net income of \$16,036,391, surpassing the 1969 record of \$14,339,550. Consolidated net income per common share, based on the average number of shares outstanding, was \$2.79 for 1970, a 12.0 per cent increase over the 1969 net income per share of \$2.49, after adjustment for the 1970 stock dividend. With net gains and losses on securities excluded, as in prior years, consolidated net income per common share was \$2.59 in 1970 compared to \$2.55 in 1969.

Gross operating income of the affiliated banks totaled \$97,611,645 in 1970, an increase of 13.6 per cent over the \$85,895,911 figure in 1969. Interest and dividends on other securities was the principal source of the gain, although other operating income and interest on loans showed substantial gains.

Operating expenses of the affiliated banks reached \$79,205,747 in 1970 for an 18.2 per cent gain over the 1969 total of \$67,026,450. All principal items of expense increased with interest paid increasing the largest amount of \$4,967,755.

## ACCOUNTING CHANGES

The financial statements of BancOhio Corporation (parent company only) and of the combined affiliated banks

are shown separately in this report rather than including consolidated financial statements as presented in prior reports. The financial statement presentation of this report conforms with agency requirements. The financial highlights and ten year financial summary are presented on a consolidated basis, however, so that historical consolidated information will be maintained. Since the affiliated banks constitute practically all the operations of the consolidated group, there are only a few minor differences in amounts between the two presentations.

## DIVIDENDS

Dividend payments in 1970 consisted of four quarterly cash dividends of 25 cents per share and a 4 per cent stock dividend which was distributed to shareholders in December. Total cash dividends per share, adjusted for stock dividends, were 96 cents in 1970 compared to 92 cents in 1969. Total cash dividend disbursements in 1970 were \$4,749,295 compared to \$4,479,432 in 1969. The financial summary presented in this report reflects the increase in cash dividends paid in the past ten years.

## CAPITAL FUNDS

Capital funds at December 31, 1970, totaled \$138,604,682 or \$24.07 per common share compared to \$128,370,763 or \$22.30 per common share at December 31, 1969. Combined capital, surplus and loan reserves

The Zane Plaza Office of The First National Bank of Chillicothe opened the newly expanded drive-in teller facility on Oct. 20, 1970. The pneumatic tube service was installed and a portico constructed over the drive-in.



now equal \$27.07 per share compared to \$25.27 one year ago.

The Corporation exchanged a substantial amount of common stock for the capital stock of The Logan County Bank, 30,895 shares, The Community Bank, 74,691 shares, Akron National Bank and Trust Company, 759,676 shares, and The First National Bank at East Palestine, 37,440 shares.

Common stock outstanding was also increased by the issuance of 190,794 shares as a result of the declaration of a four per cent stock dividend in November, 1970.

## LOANS

The combined loan accounts of the affiliated banks totaled \$810,634,674 at December 31, 1970 for an increase of \$28,986,742 over the total of \$781,647,932.

Although lending rates eased materially during the year, the expanded loan accounts enabled the banks to record a new high in income from this source.

## INVESTMENTS

The combined investment accounts totaled \$607,967,847 at year-end as compared to \$465,412,819 at December 31, 1969. The increase of \$142,555,028 was primarily due to additions of U. S. Government and short-term Federal Agency securities, which will provide

Construction of the new Main Office building of The First National Bank of Cadiz was completed in 1970 in preparation for the Feb. 14, 1971 Grand Opening.



additional liquidity in the investment portfolio.

The affiliated banks took advantage of trading opportunities that occurred during 1970 to realize combined profits before taxes of \$2,198,845 and after-tax profits of \$1,126,654. A fully invested position was maintained during the year, and at December 31, 1970 the return on investments was above that realized for the previous year.

## DEPOSITS

At year-end total deposits of the affiliated banks totaled \$1,511,405,324 increasing \$196,226,725 during the year.

The rate of growth in both demand and time deposits greatly exceeded the rate experienced in the previous year.

## CAPITAL EXPENDITURES

Continuing on a path of progress and growth, BancOhio affiliates added to, improved and expanded their physical facilities. In 1970, the Market-Mohawk Office of The Ohio National Bank, the Southeastern Office of The Ohio State Bank, the Granville Office of The First National Bank of Newark, the New Carlisle Office of The First National Bank of Springfield, the East Liberty Office of The Logan County Bank, Bellefontaine, and the Walnut Hills Office of The First National Bank of Jackson were completed and opened for business in 1970. The Knox County Savings Bank, Mt. Vernon, and The Kenton Savings Bank, Kenton, both

# FINANCIAL SUMMARY

opened new Main Office buildings during the year.

The Sharon Woods Office of The Ohio National Bank and a new Main Office for The First National Bank of Cadiz were completed for opening early in 1971. In addition, various offices of affiliated banks expanded and remodeled.

Prior to affiliation, Akron National Bank and Trust Company opened three new branch offices, Graham Road with a new Operations Center, Clarkins, and Goodrich. Akron National's 17th office will be opened during 1971. Additional plans are being drafted for further construction and improvements for the Corporation's subsidiary banks in 1971.

## PERSONNEL

Nineteen-seventy was indeed a landmark year for BancOhio as Derrol R. Johnson, chairman of the board, James P. Reardon, vice president, and Marion A. Corwin, vice president, announced their retirements from BancOhio. Together these officers represent more than a century of outstanding contributions to BancOhio and to the banking industry. Mr. Johnson continues as chairman of the board without executive duties.

A new comprehensive group health and life insurance program was adopted by BancOhio Corporation and its affiliated banks effective July 1, 1970. The plan provides higher levels of benefits than the previous coverage plus

protection against major expenses formerly not covered. Included in the benefit package are life insurance, accidental death and dismemberment, monthly disability income, basic hospitalization and surgical expenses, and a \$15,000 major medical supplement.

In a continuing effort to keep pace with the economy, the retirement plan was amended on November 1, 1970 giving increased pension benefits to new retirees. Even though benefits were substantially increased, only a minimum cost increase is anticipated.

During 1970, 58 officers were elevated to positions of greater responsibility, and 44 new officers were appointed. Senior management appointments in the banks were:

**Walter C. Mercer**, President to President and Chief Executive Officer, The Ohio National Bank.

**Jack E. Phillips**, President of The First National Bank of London, succeeding **C. N. McAllister**, elevated to Chairman of the Board.

**Rex C. Hostetler**, President of The Knox County Savings Bank, succeeding **J. A. Herron**, elevated to Chairman of the Board.

**Lester G. Essington**, President of The Perry County Bank, succeeding **J. S. Stanton**, retired.

**Albert R. Bryant**, President of The First National Bank of Washington Court House, succeeding **J. R. Burton**, elevated to Chairman of the Board.

**The East Office of The First National Bank of Wilmington was opened at 1373 Rombach Avenue across from the Wilmington Plaza Shopping Center in March of 1969. The building was constructed on one acre of land east of Wilmington.**



The increased need for the expanding services and branch office buildings reflects the 27 per cent growth in total employees to 3,035, officers to 429, directors to 307, and affiliations in 1970.

#### BANKING SERVICES

Master Charge service, initiated by the affiliated banks in 1969, continued to show growth beyond original projections in 1970. A special incentive program was successful in encouraging customers to use their Master Charge cards.

Later in the year, thirteen of the subsidiary banks began a new Christmas Club with Christmas Bonus plan for their customers. With the special service, Christmas Club customers who complete each of the 50 payments receive one free payment from the participating bank.

The Citizens National Bank in Zanesville, The First National Bank of Chillicothe, and The Community Bank, Napoleon, have installed pneumatic tube drive-in facilities. This new concept in motor banking provides more efficiency and flexibility in work assignments and eliminates the need of isolating an extra person in the conventional, island-type teller station.

Effective July 1, the name BancPlan Reserve was changed to "Ready Reserve". Ready Reserve is the special banking service which is a checking account with

a built-in reserve fund, a pre-approved personal line of credit as close as the customer's checkbook.

#### EXPANSION ACTIVITIES

Early in January, 1971 the Board of Governors of the Federal Reserve System approved the affiliation of The Adams Bank, Millersburg, with the Corporation. At year-end, The Adams Bank reported total assets of \$10.7 million. The transaction cannot become effective for at least 30 days following the approval of the Board of Governors.

On November 17, the Corporation announced that an exchange offer would be made for the stock of The Citizens Banking Company, Perrysburg, subject to prior approval of the regulatory authorities. The Perrysburg bank, located less than 10 miles from Toledo, reported total assets of \$14.4 million on December 31, 1970.

A proposal to merge The Peoples Bank, Thornville, with The Perry County Bank, New Lexington, a Corporation subsidiary, was announced by the directors of the two banks in December. The merger is subject to the approval of the stockholders of the bank and the regulatory authorities.

During 1970, affiliations of The Community Bank, Napoleon, The Logan County Bank, Bellefontaine, Akron National Bank and Trust Company, Akron, and The First National Bank at East Palestine were consummated.

In December, 1970, The First National Bank of Springfield completed a \$210,000 remodeling project at the South-Side Office at 1850 South Limestone in Springfield. The bank now operates three drive-ins at the South-Side Office.



# BANKS AFFILIATED WITH BANCOHIO CORPORATION

## COMBINED BALANCE SHEET (Unaudited)

### ASSETS

	December 31,	
	1970	1969
Cash and due from banks	\$ 280,796,173	\$ 259,350,897
Securities (Note 2):		
U. S. Treasury securities	236,767,609	154,887,850
State and municipal bonds	278,976,954	272,636,359
Other bonds and securities	89,015,334	35,090,160
Stock in Federal Reserve Bank	3,207,950	2,798,450
Federal funds sold and securities purchased under agreement to resell	14,716,710	34,941,711
Loans (Note 3)	810,634,674	781,647,932
Customers' liability on acceptances	2,055,607	2,503,750
Banking premises and equipment, less depreciation	25,841,088	19,687,529
Other assets	11,668,556	9,694,914
	<hr/> <u>\$1,753,680,655</u>	<hr/> <u>\$1,573,239,552</u>

### LIABILITIES

Demand deposits	\$ 744,343,158	\$ 652,092,392
Time deposits	767,062,166	663,086,207
Total deposits	<hr/> 1,511,405,324	<hr/> 1,315,178,599
Federal Reserve Bank deferred credits	18,074,448	14,273,726
Unearned income	33,982,646	30,861,376
Federal funds purchased	17,800,000	40,400,000
Acceptances outstanding	2,055,607	2,503,750
Other liabilities	15,557,122	25,355,379
Total liabilities	<hr/> 1,598,875,147	<hr/> 1,428,572,830
Loan loss reserves (Note 5)	17,284,579	17,101,244
Capital accounts:		
Common stock	43,209,820	38,159,820
Surplus	74,107,500	61,544,500
Undivided profits	20,203,609	27,861,158
	<hr/> 137,520,929	<hr/> 127,565,478
	<hr/> <u>\$1,753,680,655</u>	<hr/> <u>\$1,573,239,552</u>

**BANKS AFFILIATED WITH  
BANCOHIO CORPORATION**

**COMBINED STATEMENT OF INCOME (Unaudited)**

	<b>Year ended December 31,</b>	
	<b>1970</b>	<b>1969</b>
<b>Operating income:</b>		
Interest on loans	\$64,645,255	\$57,053,688
Interest on state and municipal obligations	11,583,860	11,050,409
Interest and dividends on other securities	13,828,855	10,537,266
Service charges on deposit accounts	3,197,190	3,506,463
Other operating income	4,356,485	3,748,085
	<hr/> 97,611,645	<hr/> 85,895,911
<b>Operating expenses:</b>		
Interest	37,532,551	32,564,796
Salaries and retirement benefits	20,990,675	17,820,595
Depreciation	1,692,634	1,469,733
Loan loss provision (Note 5)	870,915	605,963
Taxes, other than income taxes	3,474,581	3,171,768
Other operating expenses	14,644,391	11,393,595
	<hr/> 79,205,747	<hr/> 67,026,450
Income before income taxes and securities gains (losses)	18,405,898	18,869,461
Applicable income taxes (including \$517,356 deferred in 1970 and \$698,323 in 1969)	3,298,229	4,081,266
Income before securities gains (losses)	<hr/> 15,107,669	<hr/> 14,788,195
Securities gains (losses), less related income tax of \$1,072,191 in 1970 and (\$405,814) in 1969	1,126,654	(322,156)
Net income	<hr/> 16,234,323	<hr/> 14,466,039
Minority interest	196,056	190,068
BancOhio equity in net income	<hr/> 16,038,267	<hr/> 14,275,971
Cash dividends paid to BancOhio	5,056,318	4,568,795
BancOhio equity in undistributed net income	<hr/> \$10,981,949	<hr/> \$ 9,707,176

# BANKS AFFILIATED WITH BANCOHIO CORPORATION

## STATEMENT OF CHANGES IN CAPITAL ACCOUNTS (Unaudited)

	Common stock	Surplus	Undivided profits
<b>Balance December 31, 1968:</b>			
As previously reported	\$31,612,500	\$51,724,500	\$17,382,761
Capital of pooled subsidiaries	5,955,750	8,045,000	3,708,313
As restated	<u>37,568,250</u>	<u>59,769,500</u>	<u>21,091,074</u>
Net income for 1969			14,466,039
Cash dividends			(5,275,193)
Transfer to loan loss reserve, less amount of income tax effect (\$698,323) (Note 5)			(624,962)
Stock dividends	591,570	(100,000)	(491,570)
Transfer to surplus		1,625,000	(1,625,000)
Addition due to mergers		250,000	351,301
Other adjustments			(30,531)
<b>Balance December 31, 1969</b>	<u>38,159,820</u>	<u>61,544,500</u>	<u>27,861,158</u>
Net income for 1970			16,234,323
Cash dividends			(5,707,357)
Transfer to loan loss reserve, less amount of income tax effect (\$517,356) (Note 5)			(571,515)
Stock dividends	5,050,000	(4,850,000)	(200,000)
Transfer to surplus		17,413,000	(17,413,000)
<b>Balance December 31, 1970</b>	<u>\$43,209,820</u>	<u>\$74,107,500</u>	<u>\$20,203,609</u>

## COMBINED STATEMENT OF SOURCE AND APPLICATION OF FUNDS (Unaudited)

	Year ended December 31, 1970	1969
<b>Source of funds:</b>		
Net income	\$ 16,234,323	\$ 14,466,039
Charges to income not requiring a current cash outlay	3,080,905	2,774,019
Funds provided from operations	<u>19,315,228</u>	<u>17,240,058</u>
Increase in deposits	196,226,725	3,406,285
Decrease in investment securities		89,262,952
Increase in federal funds purchased and sold, net		8,458,289
Other, net		13,506,639
	<u>\$215,541,953</u>	<u>\$131,874,223</u>
<b>Application of funds:</b>		
Increase in loans	\$ 28,986,742	\$ 60,820,231
Increase in investment securities	142,145,528	5,422,505
Additions to banking premises, net	7,846,193	5,275,193
Cash dividends paid	5,707,357	60,356,294
Increase in cash and due from banks	21,445,276	2,374,999
Decrease in federal funds purchased and sold, net	7,035,858	
Other, net	<u>\$215,541,953</u>	<u>\$131,874,223</u>

# BANKS AFFILIATED WITH BANCOHIO CORPORATION

## NOTES TO COMBINED FINANCIAL STATEMENTS (Unaudited)

### Note 1—Principles of statement preparation

The combined financial statements of the affiliated banks have been prepared without audit, from accounts submitted by the individual banks to the Comptroller of the Currency, The Board of Governors of the Federal Reserve System or the Federal Deposit Insurance Corporation, with minor reclassifications to obtain uniformity of presentation. Known material interbank items have been eliminated.

As explained in Note 1 of Notes to Financial Statements of BancOhio Corporation (parent company only) the acquisitions of The Logan County Bank, The Community Bank, Akron National Bank & Trust Company and The First National Bank at East Palestine, have been accounted for as poolings of interests and accordingly the financial statements have been restated to include the acquired banks for both periods.

### Note 2—Securities

Investment securities are carried in the combined balance sheet at cost, less amortization of premium.

### Note 3—Loans

During 1970 the affiliated banks adopted the practice of deducting payments received on installment loans from the loans, rather than treating such payments as time deposits. The 1969 amounts of loans and time deposits have been restated to conform with the new practice.

### Note 4—Assets pledged

At December 31, 1970 securities and other assets carried in the combined balance sheet at \$267,787,453 (1969—\$162,121,267), were pledged to secure public deposits and for other purposes, as required by law.

### Note 5—Reserves for loan losses

BancOhio has followed the pronouncements of the regulatory

authorities in accounting for loan losses of the affiliated banks. An amount equivalent to a five-year average ratio of losses computed on the basis of net charge-offs to total loans has been treated as an operating expense, while the additional amount provided (generally based upon the maximum allowed for tax purposes) has been charged to undivided profits.

A summary of the transactions in the reserves for loan losses for 1970 and 1969 is as follows:

	1970	1969
Balance at beginning of year:		
As previously reported	\$14,900,148	\$13,780,888
Reserves of pooled subsidiaries	2,201,096	2,077,692
	<hr/>	<hr/>
	17,101,244	15,858,580
Add:		
Incident to acquisition of bank		73,717
Provision charged to operating		
expense	870,915	605,963
Transferred from undivided profits	571,515	624,962
Deferred tax charged against income	517,356	698,323
	<hr/>	<hr/>
	19,061,030	17,861,545
Deduct:		
Losses charged to reserves	2,383,432	1,256,991
Less - recoveries credited to reserves	606,981	496,690
Net losses	<hr/>	<hr/>
	1,776,451	760,301
Balance at end of year	<hr/>	<hr/>
	\$17,284,579	\$17,101,244

### Note 6—Pension plan

Substantially all employees of the affiliated banks are eligible to participate in non-contributory trustee pension plans. Payments to the trusts and pension expense for the year, which includes amortization of prior service costs over approximately ten years, totaled \$1,178,678 (1969—\$999,464).

# BANCOHIO CORPORATION

(Parent company only)

## BALANCE SHEET

### ASSETS

	December 31,	
	1970	1969
Deposit in subsidiary bank	\$ 70,674	\$ 96,459
Federal Agency securities, at cost which approximates market		
Receivable from wholly-owned real estate subsidiary (properties principally occupied by an affiliated bank)	1,980,000	1,725,000
Loans to directors of subsidiary banks	165,000	165,000
Investments in subsidiary banks (acquired for BancOhio capital stock and cash) stated on basis of equity in net assets of the banks	204,723	230,381
Other assets	135,971,364	125,914,802
	270,566	292,320
	<u>\$138,662,327</u>	<u>\$128,423,962</u>

### LIABILITIES

Accrued liabilities	\$ 57,645	\$ 53,199
Capital stock (Note 2):		
Preferred stock-\$100 par value, 200,000 shares authorized, none issued	—	—
Common stock-\$6.66 2/3 par value, 10,000,000 shares authorized (6,000,000 in 1969), 5,757,783 shares issued and outstanding (5,566,989 in 1969)	38,385,231	37,113,265
Surplus:		
Capital surplus	65,511,161	61,486,686
Surplus from increase in equity in net assets of subsidiary banks since December 31, 1934 (less stock dividends totaling \$69,979,266)	29,161,607	24,529,276
Earned surplus-since December 31, 1934	5,546,683	5,241,536
Total surplus	<u>100,219,451</u>	<u>91,257,498</u>
	<u>\$138,662,327</u>	<u>\$128,423,962</u>

To the Shareholders and the  
Board of Directors of  
BancOhio Corporation

We have examined the balance sheets of BancOhio Corporation (parent company only) as of December 31, 1970 and 1969, the related statements of income and changes in surplus accounts and the statement of source and application of funds for the years then ended. Except as indicated in the following paragraph, our examinations were made in accordance with generally accepted auditing standards and accordingly included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances.

We have not examined the financial statements of the subsidiary banks, the investments in which are stated in the balance sheets of BancOhio Corporation on the basis of its equity in the banks' net assets as shown by their financial statements.

Inasmuch as we have not examined the financial statements of the subsidiary banks and because of the significance of the investments in the banks and their earnings in relation to the financial position and results of operations of BancOhio Corporation, we are unable to express an opinion with respect to the financial statements of BancOhio Corporation (parent company) taken as a whole. However, except for the amounts carried for investments in subsidiary banks, the equity in their earnings for each year, and the surplus accounts resulting from the basis used for expressing the amount of investments, it is our opinion that the accompanying balance sheets, the related statements of income and changes in surplus accounts and the statement of source and application of funds present fairly the financial position of BancOhio Corporation (parent company) at December 31, 1970 and 1969 and the results of its operations and changes in funds for the years then ended in conformity with generally accepted accounting principles consistently applied.

Columbus, Ohio  
January 14, 1971

*PricewaterhouseCoopers*

**BANCOHIO CORPORATION**  
(Parent company only)

**STATEMENT OF INCOME**

	<b>Year Ended December 31,</b>	
	<b>1970</b>	<b>1969</b>
<b>Income:</b>		
Dividends from subsidiaries:		
Banks	\$ 5,056,318	\$ 4,568,795
Other	55,000	50,000
Interest	217,229	157,068
Other	42,922	230
	<hr/> 5,371,469	<hr/> 4,776,093
<b>Expenses:</b>		
Salaries, sundry taxes and other operating expenses	1,218,395	870,804
Less—service charges to subsidiaries	962,368	735,185
	<hr/> 256,027	<hr/> 135,619
Income before federal income taxes and undistributed net income of subsidiary banks	5,115,442	4,640,474
Federal income taxes	61,000	8,100
Income before undistributed net income of subsidiary banks	<hr/> 5,054,442	<hr/> 4,632,374
Equity in undistributed net income of subsidiary banks	10,981,949	9,707,176
Net income	<hr/> \$16,036,391	<hr/> \$14,339,550
<b>SUPPLEMENTARY CONSOLIDATED DATA</b>		
Consolidated income before securities gains and losses	\$14,885,742	\$14,661,706
Securities gains (losses), less related income tax of \$1,091,118 in 1970 and (\$405,814) in 1969	1,150,649	(322,156)
	<hr/> \$16,036,391	<hr/> \$14,339,550
Earnings per common share:		
Income before securities gains (losses)	\$2.59	\$2.55
Securities gains (losses)	.20	(.06)
Net income	2.79	2.49

# BANCOHIO CORPORATION

(Parent company only)

## STATEMENT OF CHANGES IN SURPLUS ACCOUNTS

	Capital surplus	Surplus from increase in equity in net assets of subsidiary banks since December 31, 1934 (Unaudited)	Earned surplus
<b>Balance December 31, 1968:</b>			
As previously reported	\$48,288,920	\$19,038,441	\$5,088,594
Surplus of pooled subsidiaries	7,390,090	3,590,615	
As restated	<u>55,679,010</u>	<u>22,629,056</u>	<u>5,088,594</u>
Income before undistributed net income of subsidiary banks			4,632,374
Equity in undistributed net income of subsidiary banks		9,707,176	
Transfer to loan loss reserves by subsidiary banks		(624,962)	
Cash dividends paid (\$.92 a share)	4,840,669	(4,479,432)	
Stock dividends declared—4%			
Surplus arising from issuance of 21,840 shares of BancOhio capital stock for all of the capital stock of the First National Bank of Utica	442,642	4,233	
Other adjustments			
Transactions applicable to pooled subsidiaries:			
Dividends prior to acquisition		(625,220)	
Transfer to surplus	524,365	(524,365)	
<b>Balance December 31, 1969</b>	<u>61,486,686</u>	<u>24,529,276</u>	<u>5,241,536</u>
Income before undistributed net income of subsidiary banks			5,054,442
Equity in undistributed net income of subsidiary banks		10,981,949	
Transfer to loan loss reserves by subsidiary banks		(571,515)	
Cash dividends paid (\$.96 a share)	4,024,475	(4,749,295)	
Stock dividends declared—4%			
Other adjustments			
Dividends of pooled subsidiaries prior to acquisition	90,864	(572,526)	
<b>Balance December 31, 1970</b>	<u>\$65,511,161</u>	<u>\$29,161,607</u>	<u>\$5,546,683</u>

**BANCOHIO CORPORATION**  
(Parent company only)

**STATEMENT OF SOURCE AND APPLICATION OF FUNDS**

	<b>Year ended December 31,</b>	
	<b>1970</b>	<b>1969</b>
<b>Source of funds:</b>		
Net income	\$16,036,391	\$14,339,550
Less—Equity in undistributed net income of subsidiary banks	<u>(10,981,949)</u>	<u>(9,707,176)</u>
	<u>5,054,442</u>	<u>4,632,374</u>
<b>Application of funds:</b>		
Dividends paid	\$ 4,749,295	\$ 4,479,432
Increase in securities	255,000	(25,000)
Other	50,147	177,942
	<u>\$ 5,054,442</u>	<u>\$ 4,632,374</u>

**NOTES TO FINANCIAL STATEMENTS**

**Note 1—Principles of statement preparation**

BancOhio owns substantially all of the outstanding shares of each of the affiliated banks and the investment therein represents BancOhio's equity in the underlying net assets of the banks as shown in the combined financial statements of the affiliated banks.

In 1970, the Corporation acquired in exchange for 30,895, 74,691, 759,676 and 37,440 shares of its common stock, substantially all of the outstanding capital stock of The Logan County Bank, The Community Bank, Akron National Bank & Trust Company and The First National Bank at East Palestine, respectively. These transactions have been accounted for as poolings of interests and accordingly the financial statements have been restated to include the equity of BancOhio in these banks for both periods.

**Note 2—Capital stock**

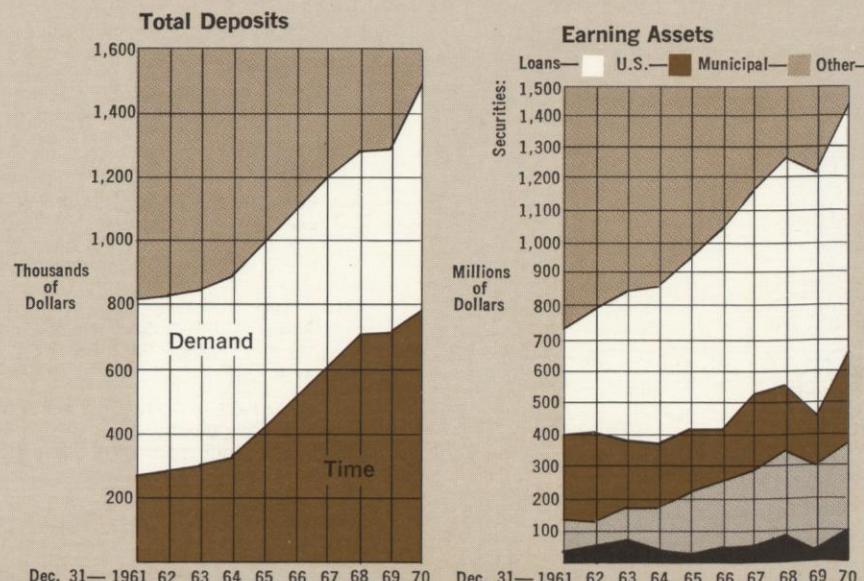
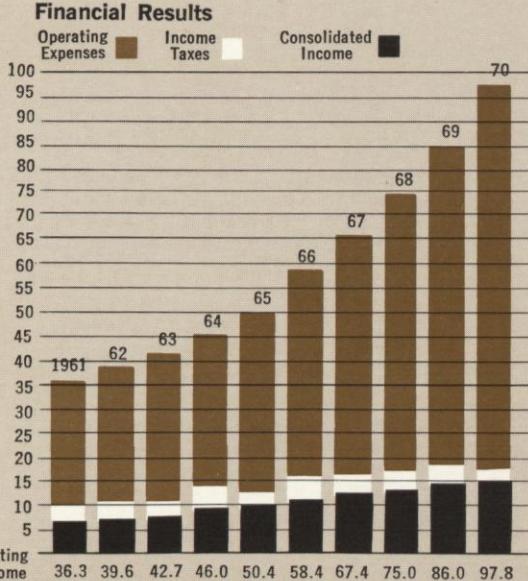
The increase in common stock results from the issuance of 190,794 shares as a result of the declaration of a four percent stock dividend in November 1970.

The Corporation is also proposing to acquire three additional banks through exchanges of common stock. The Corporation has made an agreement with the Directors of The Citizens Banking Company and intends to file a registration statement covering 45,900 shares of the Corporation's common stock that would be issued for all of the outstanding capital stock of the Citizens Banking Company. Agreements have also been made with the Directors of The Adams Bank and The Peoples Bank of Thornville to issue a maximum of 24,000 and 13,650 shares respectively for all the outstanding capital stock of those two banks.

# BANCOHIO CORPORATION and SUBSIDIARY BANKS

## CONSOLIDATED TEN YEAR FINANCIAL SUMMARY

Financial Results (in thousands)	1961	1962	1963
Operating income	\$ 36,301	\$ 39,674	\$ 42,717
Operating expense	24,017	26,639	29,514
Income tax on operating income	4,656	5,078	4,982
Minority interest	144	144	152
Consolidated income before securities gains (losses)	7,484	7,813	8,069
Securities gains (losses) less related tax	1,449	(277)	405
Consolidated net income	8,933	7,536	8,474
 Gross loans	355,390	387,203	436,265
United States Treasury securities	250,412	254,178	211,326
State and municipal securities	105,059	107,991	129,341
Other securities	36,311	44,377	48,230
Total assets	928,269	978,945	989,604
Deposits	820,544	861,796	869,691
Loan loss reserve	7,955	8,547	9,300
Capital and surplus	68,554	73,536	79,306
 Earnings, Dividends and Book Value (per share)			
Consolidated income before securities gains (losses)	1.32	1.38	1.43
Consolidated net income	1.58	1.33	1.50
Cash dividends	.38	.46	.48
Stock dividends	5%	6%	5%
Book value at end of year	12.13	13.02	14.04
 Miscellaneous			
Number of employees	1,778	1,837	1,955
Number of banking offices	59	62	68
Number of stockholders	5,689	6,001	6,309



1964	1965	1966	1967	1968	1969	1970
\$ 46,028	\$ 50,416	\$ 58,430	\$ 67,405	\$ 75,063	\$ 86,053	\$ 97,829
31,237	36,710	42,531	50,592	57,380	67,112	79,407
5,455	4,243	4,658	4,252	4,095	4,089	3,340
133	135	166	194	166	190	196
9,203	9,328	11,075	12,367	13,422	14,662	14,886
(453)	(434)	(587)	309	(654)	(322)	1,150
8,750	8,894	10,488	12,676	12,768	14,340	16,036
465,218	558,488	633,262	634,451	721,206	782,043	811,004
199,171	188,956	160,748	230,201	195,857	154,888	236,767
147,654	187,040	206,309	242,243	277,022	272,636	278,977
32,114	29,740	39,856	40,577	80,922	36,815	90,995
1,048,189	1,170,667	1,267,261	1,412,841	1,505,050	1,575,618	1,756,273
920,331	1,019,190	1,089,844	1,207,629	1,311,650	1,315,047	1,511,306
9,881	11,615	13,848	14,419	15,858	17,101	17,285
84,962	93,828	99,783	111,534	119,269	128,371	138,605
1.63	1.63	1.93	2.16	2.34	2.55	2.59
1.55	1.55	1.83	2.21	2.23	2.49	2.79
.51	.55	.59	.65	.77	.92	.96
6%		4%	4%	4%	4%	4%
15.04	16.37	17.40	19.45	20.80	22.30	24.07
2,014	2,062	2,157	2,257	2,347	2,718	3,464
71	78	81	86	88	95	124
6,764	7,117	7,750	8,227	8,736	9,254	11,385

Dollar amounts in the consolidated ten-year financial summary have been restated to include pooled companies for all years.

In order to conform the financial statement presentation on pages 8 to 15 of this report with the presentation in reports to the Securities and Exchange Commission, the financial statements of BancOhio Corporation (parent company only) and of the combined affiliated banks are shown separately in this report rather than including consolidated financial statements. The ten-year financial summary has continued to be presented on a consolidated basis, however, so that historical consolidated information will be maintained. Since the affiliated banks constitute practically all the operations of the consolidated group, there are only a few minor differences in amounts between the two presentations.

The accrual method of accounting was adopted in 1967. Amounts as reported for prior years have not been restated. This change did not have a significant effect on net operating income or capital and surplus in the year of change.

Per share amounts of consolidated income are based on average shares outstanding during each year. All per share amounts are adjusted to reflect the 3 for 1 stock split effective January 4, 1966 and stock dividends.

# BANCOHIO CORPORATION

## OFFICERS\*

**DERROL R. JOHNSON,**  
Chairman of the Board  
**PHILIP F. SEARLE,** President  
**JOHN W. WOLFE,**  
Vice President

### OPERATIONS AND ADMINISTRATION

**EDWARD A. HANF**  
Senior Vice President and Treasurer  
**JOHN L. BURGOON**  
Vice President and Secretary

#### Accounting

**PHILIP A. GOLDSLAKER,**  
Assistant Treasurer  
**O. IACOBONI,**  
Staff Officer

#### Accrual

**DELBERT JOHNSON,**  
Staff Officer

#### Bank Examination

**ROBERT F. WEBER,**  
Assistant Vice President  
and Chief Examiner

**PETER D. WEBSTER,**  
Examiner

#### Data Processing

**RALPH L. HUGHES,**  
Vice President and Director of Data  
Processing

#### Operations Liaison

**LESTER VINCENT,**  
Operations Officer

#### Personnel

**HAROLD M. HAAS,**  
Assistant Vice President

#### INVESTMENT DEPARTMENT

**GREENVILLE T. PACE,**  
Senior Vice President

**WILLIAM J. KIENLE,**  
Investment Officer

### CREDIT SERVICES DEPARTMENT

**JAMES C. HOOVER,**  
Vice President

#### Administration

**JAMES W. McNAMEE,**  
Vice President

#### Affiliate Liaison

**WILLIAM J. SCHMITZER,**  
Vice President

#### WILLIAM N. DEARTH

Vice President

#### DONALD E. JACOBY,

Vice President

#### JOHN TAVENER,

Vice President

#### JAMES R. ANSPAUGH,

Loan Officer

#### Consumer Loan Coordination

**C. WADE TERRY,**  
Vice President

**W. ALEX COOK,**  
Loan Officer

#### Examinations

**MARION A. CORWIN,**  
Vice President

#### BANK AFFILIATIONS

**KEN K. FEINTHEL,**  
Assistant Vice President

#### MARKETING AND BUSINESS DEVELOPMENT

**JAMES W. WENTLING,**  
Vice President-Economist and  
Director of Marketing

#### REGULATORY AND AGENCY RELATIONSHIPS

**ROBERT M. EDWARDS,**  
Vice President

## DIRECTORS

**EDWARD BEVERLY**  
Retired, former Vice President  
of the Corporation

**RICHARD A. BOREL,**  
President of WBNS-TV, Inc.

**JOHN M. CAREN,**  
General Counsel of the Corporation

**EDWARD A. HANF,**  
Senior Vice President and Treasurer  
of the Corporation

**DERROL R. JOHNSON,**  
Chairman of the Board  
of the Corporation

**HENRY M. O'NEILL, SR.,**  
Chairman of the Board of the  
Seven-Up Company of Columbus

**GREENVILLE T. PACE,**  
Senior Vice President of the  
Corporation

**PHILIP F. SEARLE**  
President of the Corporation

**LELAND A. STONER,**  
Chairman of the Board of The Ohio  
National Bank of Columbus

**EDGAR T. WOLFE, JR.,**  
Vice President of The Dispatch  
Printing Company

**JOHN W. WOLFE,**  
Vice President of the Corporation

**PRESTON WOLFE**  
President of The Dispatch Printing  
Company

\*In a reorganization of services provided by the Corporation for its affiliates, a number of officers and employees were transferred to the Corporation in January, 1971, from its largest affiliate, The Ohio National Bank. This list of Corporation officers thus appears substantially larger than in earlier reports.



**OPERATIONS CENTER**—The Ohio National Bank announced plans during 1970 to build a four-story Operations Center designed to service data processing needs of Ohio National, correspondents of Ohio National, and BancOhio affiliate banks. Besides the Operations Center, the building program includes a branch bank with drive-in service, ample parking for customers and employees, and lounge and cafeteria facilities for the 800 staff members to be assigned to the complex. The new center, to be located at 770 West Broad Street in Columbus, will contain more than 14,000 square feet and will be entirely air conditioned and fire proofed. Ohio National Bank president Walter C. Mercer said that the larger open floor space in the center will allow for greater efficiency, adaptability and flexibility to accommodate future expansion. Construction has been scheduled for completion within two years.

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS
1970	\$833.7	\$706.8	\$372.8	\$ 70.1
1969	756.9	604.7	375.2	65.0
1968	730.6	633.4	341.3	60.6
1967	693.9	588.9	295.0	56.9
1966	624.5	534.8	306.8	50.2

## OFFICERS

**LELAND A. STONER**,  
Chairman of the Board

**WALTER C. MERCER**,  
President and  
Chief Executive Officer

**BROOKS P. JULIAN**,  
Executive Vice President

## Senior Vice Presidents

**WILLIAM O. ANDERSON**  
**ROBERT E. MATHEWS**  
**CURTIS G. WILCOX**

## Vice Presidents

**GORDON K. CAMPBELL**  
**CLYDE L. ECKARD**  
**RAYMOND J. EYERMAN**  
**JAMES L. FOREMAN**  
**CARL F. GRAF**  
**JOSEPH A. HERDERICK**  
**FRANK HORVATH**  
**DONALD S. HOWLAND, JR.**  
**ROBERT KNEISLEY**  
**JOHN D. LOOMIS**  
**RALPH L. MOHR**  
**HARRY E. RICHTER**  
**GLENN E. SCHWEMLEY**  
**WILLIAM E. STEMEN**  
**E. DON TRUBEE**  
**WILLIAM B. WOLFE**

**RAYMOND R. STEEN**,  
Cashier

**WALTER W. BIRGE**,  
Manager International Division

## Trust Division

**PHILIP F. SEARLE**,  
Senior Vice President and  
Chief Trust Officer

**WAYNE J. GRAF**,  
Vice President and  
Senior Trust Officer

## Senior Trust Officers

**ROBERT H. BARTHOLOMEW**  
**ROBERT J. MURPHY**  
**HENRY C. RUEGG**

## DIRECTORS

**ANTHONY J. BARRY**,  
President,  
Barry Equipment Co.

**LOUIS P. BENUA**,  
President and Treasurer,  
EBCO Manufacturing Co.

**WALTER ENGLISH**,  
President,  
The Walter English Company

**D. THOMAS HAYWARD**,  
President,  
Hayward Distributing Co.

**DR. GEORGE J. HEER, M.D.**,  
Surgeon

**BROOKS P. JULIAN**,  
Executive Vice President

**GEORGE W. KAUFFMAN**,  
President,  
Kauffman-Lattimer Co.

**W. FREDERICK LAIRD**,  
President,  
Columbia Gas of Ohio, Inc.

**JAMES H. MANECKE**,  
President, Ranco Inc.

**RAYMOND E. MASON, JR.**,  
President, Columbus Truck  
and Equipment Co., Inc.

**ROBERT E. MATHEWS**,  
Senior Vice President

**WALTER C. MERCER**,  
President and  
Chief Executive Officer

**H. RICHARD P. NIEHOFF**,  
Attorney

**CLYDE C. SHIVELY**,  
Retired

**LELAND A. STONER**,  
Chairman of the Board

**MELVIN E. THARP**,  
Vice President and  
Advertising Director,  
Dispatch Printing Co.

**CURTIS G. WILCOX**,  
Senior Vice President

# AKRON NATIONAL BANK & TRUST COMPANY

Organized 1900—16 Offices

## OFFICERS

**VINCENT H. JOHNSON,**  
Chairman and  
Chief Executive Officer

**R. A. BROWNSWORD,**  
President

## Senior Vice Presidents

**WILLIAM A. ALLEN**  
**J. R. CHENOT**  
**J. C. KERN**  
**F. D. SPANGENBERG**

## Vice Presidents

**GEORGE A. BOCK**  
**CHARLES E. BOOTH**  
**FRANK W. EPPERSON**  
**ROBERT D. HIBBS**  
**L. M. HOUGER**  
**W. CLYDE KISTLER**  
**STEPHEN J. KOHN**  
**HARVEY C. KROEGER**  
**E. L. NAHER**  
**ROLAND OSBORN**  
**KURT W. OTTIGER**

## Trust Division

**G. VERNON OWEN, JR.,**  
Vice President, Executive  
Trust Officer and Secretary

**THOMAS D. REINHOLD,**  
Vice President, Trust Officer  
and Assistant Secretary

## Banking Division

**G. D. POPLOS,**  
Cashier

## DIRECTORS

**CLAIR B. ALEXANDER**

**R. A. BROWNSWORD,**  
President

**J. R. CHENOT,**  
Senior Vice President

**ROBERT H. COLLACOTT,**  
President,  
Jos. Dyson and Sons, Inc.

**HUGH M. COLOPY,**  
Buckingham, Doolittle and  
Burroughs, Attorneys

**RICHARD W. CORNS**

**GEO. W. CROUSE, JR.**

**JOSEPH H. DARRAH,**  
President, MacAllied Tool Corp.

**MAURICE G. EVANS,**  
President, Wm. H. Evans  
and Sons Company

**JOHN L. FEUDNER,**  
Chairman of the Board,  
The M. O'Neil Company

**JOHN N. HART,**  
Group Vice President, Finance,  
The B. F. Goodrich Co.

**VINCENT H. JOHNSON,**  
Chairman of the Board and  
Chief Executive Officer

**BYRON H. LARABEE**

**DONALD C. MELL,**  
Chairman, Fairlawn Supply  
and Concrete Co.

**JOHN E. MITCHELL,**  
President and Chief Executive  
Officer, Massey-Ferguson  
Inc., and Massey-Ferguson  
Industries, Ltd.

**M. S. RICHARDSON**

**H. W. SLABAUGH,**  
Slabaugh, Walker, Pflueger,  
Roderick and Myers,  
Attorneys

**FRANK W. STEERE, JR.,**  
President,  
Steere Enterprises, Inc.

**WILLIAM McKEAN WILLIAMS,**  
President, The Akron  
Coca-Cola Bottling Co.

**FRANCIS WOLCOTT**

**CHARLES G. WYMAN,**  
President,  
Akron Equipment Co.



**AKRON NATIONAL AFFILIATES**—On December 4, 1970, Akron National Bank and Trust Company became affiliated with BancOhio. The more than \$230 million asset Akron National occupies the first five floors of the new 24-story Akron Center Building (above). Akron National, the largest commercial bank to affiliate with an established multi-bank holding company in Ohio, plans to open its 17th branch office, Fairlawn, in the spring of 1971. During 1970, the bank began operations in three new branch offices, Clarks, Goodrich, and Graham Road, which is part of the new Operations Center for Akron National.

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$235.1	\$205.3	\$142.5	\$16,630
1969	221.1	193.4	129.6	15,579
1968	210.1	186.5	117.2	14,373
1967	200.5	178.0	101.7	13,447
1966	183.0	161.7	101.0	12,978

**THE LOGAN COUNTY BANK**  
**BELLEFONTAINE** Organized 1906—3 Offices



**BANKAMERICARD BANK**—The Logan County Bank, one of two BancOhio affiliates which provide BankAmericard services for customers, moved from Rushsylvania to the present Main Office building (above) in Bellefontaine in 1953. On March 6, 1970, The Logan County Bank joined BancOhio as the 23rd bank affiliated with the Corporation at that time. Soon after in May, the bank opened its East Liberty intermittent branch near the site of the new Ohio Highway Transportation Center.

**OFFICERS**

**WALTER L. LAMB,**  
 President  
**CHARLES M. WELSH,**  
 Executive Vice President

**Vice Presidents**

**C. E. KNOWLTON**  
**J. EWING SMITH**  
**JAMES F. COSTIN**

**DIRECTORS**

**JAMES F. COSTIN, D.O.,**  
 Vice President  
**C. E. KNOWLTON,**  
 Vice President  
**DAVID KOTTERMAN,**  
 Secretary, Chamber of  
 Commerce  
**WALTER L. LAMB,**  
 President  
**NELS H. NELSON,**  
 Merchant Industries, Inc.  
**RUSSELL L. SCHULER,**  
 Owner, Schuler Marina,  
 Russells Point  
**J. EWING SMITH,**  
 Vice President  
**ELBIE WILGUS,**  
 Farmer and Farm  
 Equipment Distributor

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 10.7	\$ 9.4	\$ 5.2	\$ 857
1969	9.6	8.4	4.4	743
1968	9.0	7.9	4.3	667
1967	8.1	7.1	3.9	591
1966	6.9	6.0	3.3	570

**THE FIRST NATIONAL BANK**  
OF CADIZ Organized 1863—1 Office

**OFFICERS**

**KENNETH C. CRAMBLETT,**  
President

**RICHARD D. SMITH,**  
Cashier

**DIRECTORS**

**W. O. COX,**  
Retired

**KENNETH C. CRAMBLETT,**  
President

**DR. RAYMOND C. CRAWFORD,**  
Dentist

**RICHARD A. DUNLAP,**  
Farmer

**W. KEITH GAMMETER,**  
President, W. F. Gammeter Co.

**J. G. MITCHELL,**  
Retired

**EDWARD D. MOSSER,**  
Attorney

**JOHN E. ROGERS,**  
Owner, Rogers Western Auto

**H. DEAN WILGUS,**  
President,  
Lumber Wholesalers, Inc.



**BREAKING GROUND**—First National of Cadiz president K. C. Cramblett (second from left) breaks ground at the present site of the new Main Office building, an asset to Cadiz and Harrison County. The construction was completed in 1970 in preparation for the February 14, 1971 grand opening. With Mr. Cramblett are William Magers, Mayor, F. H. Vincenzo Sr., contractor, J. G. Mitchell, past bank president and director, and Edward D. Mosser, director and attorney. In October, 1970, First National was a community leader as Cadiz acted as host for the International Mining and Manufacturing Festival.

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 15.7	\$ 13.7	\$ 5.8	\$ 1,089
1969	12.2	10.4	5.5	1,007
1968	11.5	9.8	5.3	977
1967	10.6	8.8	4.9	934
1966	10.0	8.3	4.9	748



**UNITED FUND AWARD**—The First National Bank of Chillicothe was the first firm in Ross County to earn the Gold Standard Club Award for combined corporate and employee contributions to support the Ross County United Fund Drive. Accepting the award from Grant McDonald, co-chairman of the drive, is First National president Lloyd L. Davis. In meeting the needs of customers, First National installed a pneumatic tube drive-in unit at the Zane Plaza Office, put into operation in October, 1970. A portico was constructed over the new unit and the present drive-in window.

#### OFFICERS

**LLOYD DAVIS**,  
President  
**CORNELL C. HUNTER**,  
Executive Vice President

#### Vice Presidents

**MARSHALL CALDWELL**  
**DONALD L. DELONG**  
**MAURICE W. SMITH**  
Cashier  
**MARTIN C. WACHTER**

#### DIRECTORS

**CYRUS F. AUCH**,  
Retired  
**LLOYD L. DAVIS**,  
President  
**DR. WILLIAM M. GARRETT**,  
M.D.,  
Physician  
**HOWARD GOLDSBERRY**,  
Attorney  
**JOHN S. HAMILTON**,  
President, Wear-Ever  
Aluminum, Inc.  
**CORNELL C. HUNTER**,  
Executive Vice President  
**JOSEPH G. KEAR**,  
Attorney  
**JOHN C. REDD**,  
Vice President-Manager,  
Research, The Mead  
Corporation  
**DR. GEORGE A. SCHNEIDER**,  
Dentist  
**CHARLES M. WARE**,  
Funeral Director

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 36.7	\$ 32.5	\$ 13.5	\$ 2,760
1969	33.2	29.4	12.6	2,505
1968	33.8	30.4	12.7	2,310
1967	29.1	25.4	11.6	2,190
1966	25.5	22.5	12.3	1,930

# THE SECOND NATIONAL BANK

OF CIRCLEVILLE Organized 1863—2 Offices

## OFFICERS

**DURWARD D. DOWDEN,**  
Chairman of the Board

**EARL W. PALM,**  
President

**J. P. NOECKER,**  
Vice President

**CHARLES GERHARDT,**  
Assistant Vice President  
and Cashier

## OFFICERS

**DR. JOHN N. BOWERS,**  
Dentist

**HAROLD S. DEFENBAUGH,**  
Funeral Director

**DURWARD D. DOWDEN,**  
Chairman of the Board

**DONALD E. GOODCHILD,**  
President, D. E. Goodchild,  
Inc.  
President, Hal-Mar Stone  
Co., Inc.

**BEN H. GORDON,**  
Owner, Gordon Auto Parts  
and Glass Co.

**MICHAEL R. HARRISON,**  
President, Scioto Coca Cola  
Bottling Co.

**J. P. NOECKER,**  
Vice President  
and Farm Manager

**EARL W. PALM,**  
President

**RAYMOND E. REITERMAN,**  
Farmer

**J. BERYL STEVENSON,**  
Farmer



**NORTH COURT OFFICE**—As industry settled in Pickaway County, Second National expanded customer service with the December, 1969 opening of its first branch office on North Court Street (above) in Circleville. During 1970, the staff and officers of Second National sponsored two special events. In June, the community was invited to the bank lobby to sign an oversized birthday card for the famed Ted Lewis, native of Circleville. In October, the bank sponsored a children's coloring contest, judged at the Main Office, in celebration of the nationally famous Circleville Pumpkin Show.

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 15.3	\$ 13.8	\$ 4.7	\$ 855
1969	10.2	9.0	4.1	764
1968	10.0	8.8	4.1	730
1967	8.2	7.0	3.7	684
1966	7.3	6.1	4.0	609



**BANK HONORS ATHLETES**—Norm Lehman (right), vice president, Worthington Savings Office, presents awards to Richard Termeer, Worthington High School athletic Director for 1970 league, district and special state track championships. In addition, Ohio State Bank sponsors football, basketball and baseball awards. On July 1, Ohio State Bank opened the Southeastern Office, the bank's 14th office. The branch is located in the Refugee Shopping Center.

#### OFFICERS

**H. TAYLOR ZETTLER**,  
Chairman of the Board

**FRANK W. KELLEY**,  
President

**GORDON S. LEMERT**,  
Senior Vice President

**HAROLD W. VOGEL**,  
Vice President and Cashier

#### Vice Presidents

**FRANK F. COMPTON, JR.**  
**J. WILLIAM KUTSCHBACH**  
**NORMAN LEHMAN**  
**C. OTTO LINDENBOLT**  
**WILLIAM H. RYAN**  
**EDWARD SAUNDERS**  
**LELAND J. SMITH**  
**ELDON P. BERG**  
**ELLIS CHALFANT**  
**WILLIAM DODDERER**  
**MARVIN KNOTTS**  
**GARY WEND**

#### DIRECTORS

**THOMAS R. BENUA**,  
Vice President,  
EBCO Manufacturing Co.

**DR. GEORGE H. BONNELL**,  
M.D.,  
Physician

**GEORGE W. BYERS, JR.**,  
Vice President,  
George W. Byers Sons, Inc.

**DON M. CASTO, JR.**,  
President,  
Don M. Casto Organization

**JOHN A. GUY**,  
President, J. A. Guy, Inc.

**V. N. HOLDERMAN**,  
Industrialist

**FRANK W. KELLEY**,  
President

**DAHLTON R. KINCAID**,  
Attorney

**J. WILLIAM KUTSCHBACH**,  
Vice President

**GORDON S. LEMERT**,  
Senior Vice President

**J. WILLARD LOOS**,  
President,  
Evans Adhesive Corporation

**JAMES M. TAYLOR**,  
President, P-G Line, Inc.

**ARNOLD M. WRIGHT**,  
Retired

**H. TAYLOR ZETTLER**,  
Chairman of the Board,  
President, Zettler Stores,  
Inc.

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 86.0	\$ 75.1	\$ 33.9	\$ 7,605
1969	79.2	69.0	34.9	6,958
1968	77.5	67.9	35.8	6,490
1967	72.4	63.9	33.3	5,464
1966	65.7	58.4	31.6	4,743

Figures for Worthington Savings Bank are combined for years preceding merger in 1968.

**FIRST NATIONAL BANK**  
OF COSHOCOTON Organized 1872—2 Offices

**OFFICERS**

**CHARLES H. EDMUND,**  
President

**DON C. HENNEN,**  
Executive Vice President

**Vice Presidents**

**PAUL M. MIKESELL,**  
Cashier

**BENJAMIN ROADRUCK**  
**BERT J. WOOD**

**DIRECTORS**

**BERNARD H. BAMER,**  
Vice President and General  
Manager, Stone Container  
Corporation

**SAMUEL C. CLOW,**  
Technical Director,  
James B. Clow and Sons

**HENRY L. CUSTER,**  
President, Former Plastics, Inc.

**CHARLES H. EDMUND,**  
President

**KENNETH W. FISHER,**  
Vice President and Secretary-  
Treasurer, W. P. McCarron  
Company

**DON C. HENNEN,**  
Executive Vice President

**HAROLD E. HUNT,**  
Attorney

**OWEN D. MANNING,**  
General Manager,  
Frontier Power Company

**WILLIAM F. SHURTZ,**  
Farmer

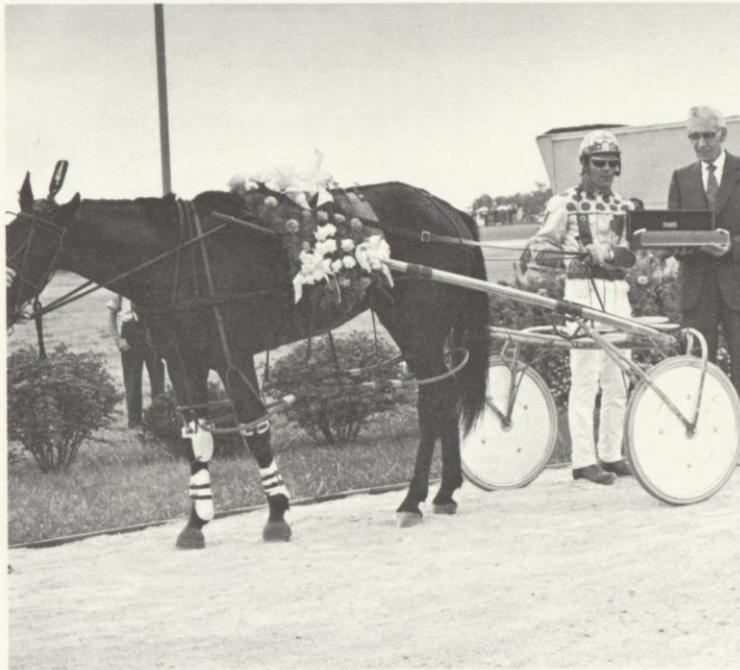
**C. CLIFFORD TOMPKINS,**  
President, Novelty Advertising  
Company  
President, Elliott Calendar  
Company



**CHAMBER OF COMMERCE**—First National president Charles Edmund, president of the Coshocton Chamber of Commerce, talks shop with White House Correspondent Robert Pierpoint. Pierpoint was featured speaker at the annual Chamber meeting. In other community action, Donald C. Hennen, executive vice president and director of First National, was selected to direct the 1970 United Fund, Corporate Gifts Division, for Coshocton County. Vice president and manager of the Chestnut Street Office, Ben Roadruck headed the sales crew for the Coshocton Rotary Fund Drive.

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 41.8	\$ 37.3	\$ 18.3	\$ 2,808
1969	37.1	33.1	16.3	2,496
1968	36.2	32.5	15.7	2,276
1967	33.9	30.6	14.1	2,097
1966	27.0	24.2	13.2	1,853

THE FIRST NATIONAL BANK  
OF DELAWARE Organized 1857—4 Offices



**AWARD FOR TRACK CHAMP**—President A. F. Myers (far right), First National of Delaware, presents the Delaware Chamber of Commerce trophy to Joe Marsh Jr. and horse Sammy Key at the 1970 Delaware County Fair Harness Races. First National awarded two bank trophies for the second and third races prior to the running of the famed, 25th annual Little Brown Jug.

**OFFICERS**

**ALFRED F. MYERS,**  
President

**KENNETH E. SNYDER,**  
Executive Vice President

**Vice Presidents**

**WILLIAM S. JOLLIFFE,**  
Senior Vice President

**KENNETH F. RAILE,**  
Senior Vice President

**CARLETON S. BURRER**  
**ROBERT D. EVANS**

**Cashier**

**WILLIAM K. BERNLOHR**

**DIRECTORS**

**CARLETON S. BURRER,**  
Vice President

**LEROY R. HOFFMAN,**  
Partner, Bun's Restaurant

**ARTHUR R. JEWELL,**  
Chairman of the Board

**WILLIAM S. JOLLIFFE,**  
Senior Vice President

**CHARLES A. MAIN,**  
President, Main Trucking  
Company

**WILLIAM C. McNAMARA,**  
Farmer

**ROBERT W. MEYER,**  
Vice President and Treasurer,  
Ohio Wesleyan University

**ALFRED F. MYERS,**  
President

**PAUL W. NIPPERT,**  
President, The Nippert  
Electric Products Company

**KENNETH F. RAILE,**  
Senior Vice President

**W. A. REANEY,**  
President, Scioto Lime and  
Stone Company

**C. H. ROBINSON,**  
Owner, Robinson Hybrid  
Seed Company

**GLENN T. SHEETS,**  
Farmer

**HENRY C. THOMSON,**  
General Manager,  
Delaware Gazette

**JOHN E. TROUT,**  
Comptroller, Greif Bros.  
Cooperage Corporation

**L. C. WILSON,**  
President, Leo C. Wilson, Inc.

**THOMAS B. WILSON,**  
Secretary-Treasurer,  
Leo C. Wilson, Inc.

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 32.7	\$ 29.0	\$ 15.5	\$ 2,278
1969	30.7	27.5	14.1	2,135
1968	29.6	26.6	13.0	2,005
1967	25.6	22.6	11.5	1,939
1966	23.2	20.6	10.7	1,705

**THE FIRST NATIONAL BANK**  
AT EAST PALESTINE Organized 1933—3 Offices

**OFFICERS**

**JACK H. COHEN**,  
Chairman of the Board  
**LESTER E. HART**,  
President  
**DR. W. S. ELLIOTT**,  
Vice President  
**ROBERT M. COLE**,  
Cashier

**DIRECTORS**

**HAROLD BRITTAINE**,  
Automobile Dealer  
**JACK H. COHEN**,  
Chairman of the Board,  
Attorney  
**DR. W. S. ELLIOTT, M.D.**,  
Vice President  
**LESTER E. HART**,  
President  
**MICHAEL LABATE**,  
President, Insul Company  
**RALPH D. LEMLEY**,  
Owner, Canvas Fabricating  
Company  
**TERRY W. NASH**,  
President, L. W. Nash Company  
**KENNETH P. RUKENBROD**,  
Merchant



**AFFILIATION OF EAST PALESTINE**—At the opening of business Dec. 17, 1970, the affiliation of The First National Bank at East Palestine with BancOhio was consummated. This was the last of four affiliations with BancOhio during 1970. First National, founded in Columbiana County in 1933, operates a branch in Negley, Ohio, in addition to the Drive-In and Main Offices (above) in East Palestine.

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 10.4	\$ 9.2	\$ 4.0	\$ 918
1969	10.4	9.2	4.3	994
1968	9.7	8.6	4.5	948
1967	8.5	7.6	4.3	711
1966	7.1	6.2	4.0	677

**THE FIRST NATIONAL BANK  
OF JACKSON** Organized 1865—2 Offices



**WALNUT HILLS OFFICE**—First National of Jackson marked its fifth year with BancOhio with the opening of the Walnut Hills Office (above), 590 E. Main St., on Jan. 19, 1970. In September, the bank, an outgrowth of a private banking firm established in Jackson in 1865, took an active role in the annual Jackson County Apple Festival.

**OFFICERS**

**D. MERRILL DAVIS**,  
Chairman of the Board  
**DANIEL E. WASHAM**,  
President  
**JOSEPH M. HARTMAN**,  
Vice President and Cashier  
**RICHARD W. TURNER**,  
Vice President

**DIRECTORS**

**EDMUND G. CHAPMAN, JR.**,  
Jackson Publishing Company  
**D. MERRILL DAVIS**,  
Chairman of the Board,  
General Supervisor and  
Supervisor of Music of  
Jackson City Schools  
**MAURICE E. DAVIS**,  
Farmer  
**DR. VERNON C. EVERITT**,  
O.D.,  
Optometrist  
**JOSEPH M. HARTMAN**,  
Vice President and Cashier  
**DONALD G. KING**,  
President, Don King  
Construction Company  
**HEBER LLOYD**,  
Retired  
**J. WILLIARD POTTER**,  
Retired  
**JOHN E. RICHARDS**,  
Partner, Richards Brothers  
Orchard  
**A. J. STOCKMEISTER**,  
President, A. J. Stockmeister,  
Inc.  
**RICHARD W. TURNER**,  
Vice President  
**DANIEL E. WASHAM**,  
President

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 30.7	\$ 27.0	\$ 12.9	\$ 2,352
1969	25.1	21.7	11.1	2,184
1968	23.0	20.1	9.5	2,012
1967	20.3	17.8	7.4	1,872
1966	18.7	16.6	5.9	1,660

# THE KENTON SAVINGS BANK

KENTON Organized 1875—4 Offices

## OFFICERS

**A. C. JOHNSTON,**  
Chairman of the Board

**GEORGE K. LOGAN, JR.,**  
President

**FRANK A. CURRAN,**  
Executive Vice President  
and Cashier

## DIRECTORS

**RICHARD C. BAKER,**  
President, Baartol Co., Inc.

**FRANK A. CURRAN,**  
Executive Vice President  
and Cashier

**MARK E. HANNA,**  
Attorney

**A. C. JOHNSTON,**  
Chairman of the Board

**J. A. KRAFT,**  
Farmer

**GEORGE K. LOGAN, JR.,**  
President

**R. B. MERRIMAN,**  
Retired

**WILLIAM J. PARMLEY,**  
Manager, Durez Division,  
Hooker Chemical Co.

**DEWAYNE E. RAMGE,**  
Farmer

**COLLINS SHAW,**  
Retired

**JUSTIN H. SHERMAN,**  
Farmer

**F. RICHARD TAYLOR,**  
Real Estate



**GRAND OPENING SUCCESS**—On Oct. 3, more than 2,000 people attended open house celebrations for The Kenton Savings Bank upon completion of the bank's first new Main Office (above) since 1875. The bank, which operates offices in Dunkirk and Ridgeway besides the Main and Drive-In Offices in Kenton, received over \$100,000 in new certificates of deposit and savings accounts during the first month after the Grand Opening. Kenton Savings Bank is the largest bank in Hardin County.

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 15.3	\$ 13.8	\$ 6.3	\$ 795
1969	12.6	11.3	6.0	696
1968	11.5	10.4	5.6	650
1967	10.5	9.3	4.8	628
1966	9.5	8.5	4.2	571

THE HOCKING VALLEY NATIONAL BANK  
OF LANCASTER Organized 1847—4 Offices



BANK HOSTS ART SHOW—T. E. Penning, Hocking Valley National Bank president, watches as Mrs. Jack Spangler and Mrs. Jon Thomerson hang paintings in the bank painted by Lancaster Active Artists. The Lancaster bank invited the artists to exhibit their paintings in the bank. Expansion of the Main Office was completed in August, 1970.

OFFICERS

**THEODORE E. PENNING,**  
President  
**E. VERNE FRASURE,**  
Vice President and Cashier

Vice Presidents

**GLENN R. HEMSWORTH**  
**R. DUANE LILLIBRIDGE**  
**JOHN S. MORRIS**  
**RALPH F. NICOLIA**

DIRECTORS

**ROBERT K. FOX,**  
President, Lancaster Glass  
Corporation  
**E. VERNE FRASURE,**  
Vice President and Cashier  
**CYRUS L. FULTON,**  
Director, Anchor Hocking  
Glass Corporation  
**RICHARD F. GRILEY,**  
Investments  
**GEORGE D. MARTIN,**  
Attorney  
**ALVIN MILLER,**  
Farmer and Livestock Dealer  
**THEODORE E. PENNING,**  
President  
**M. CECIL ROBSON,**  
Retired, Vice President and  
Treasurer, Anchor Hocking  
**EARL W. SHANER,**  
President, Lancaster  
Electro-Plating, Inc.  
**CHARLES M. WILKINS,**  
Retired  
**H. H. WOLFINGER,**  
Retired

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 30.0	\$ 26.2	\$ 14.0	\$ 2,056
1969	27.2	23.9	12.2	1,826
1968	25.2	22.5	11.6	1,601
1967	24.4	21.8	11.0	1,397
1966	12.5	10.6	5.4	1,117

Includes acquisition of the business of First National Bank of Baltimore in 1967.

**THE FARMERS AND MERCHANTS BANK**  
 OF LOGAN Organized 1910—2 Offices

**OFFICERS**

**BARTON A. HOLL,**  
 Chairman of the Board

**RALPH O. MOOREHEAD,**  
 President

**HERSCHEL BENSONHAVER,**  
 Vice President and Cashier

**DIRECTORS**

**CLARENCE BLOSSER,**  
 Retired

**CARL C. HARSH,**  
 Retired

**BARTON A. HOLL,**  
 Chairman of the Board, and  
 President, Logan Clay  
 Products Company

**FRED E. HULS,**  
 Owner, Huls Printing Company

**ROBERT KEYNES,**  
 President, Keynes Brothers,  
 Inc.

**JAMES R. KING, JR.,**  
 Partner, Geiger Brothers  
 Plumbing and Heating  
 Company

**RALPH O. MOOREHEAD,**  
 President

**FRED A. MURRAY,**  
 Attorney

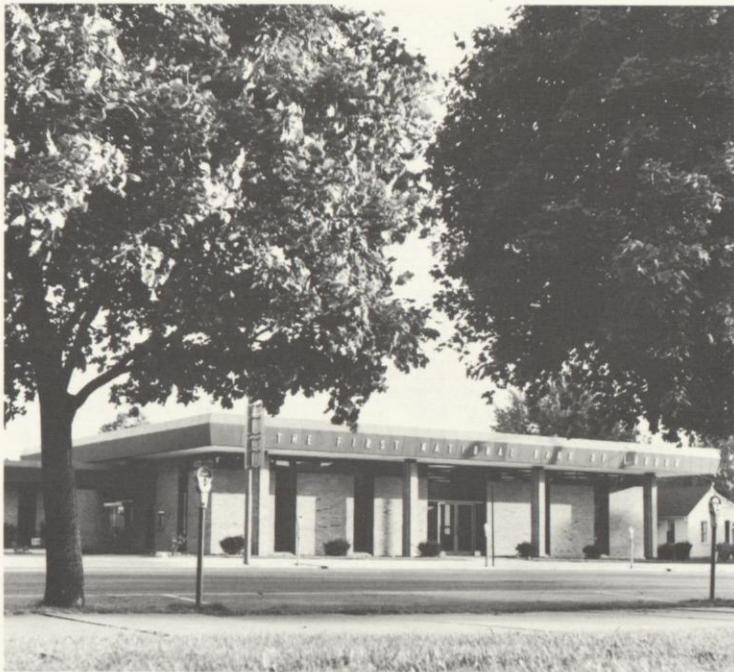
**LESTER V. RISCH,**  
 Owner, Risch Drug Store



**SIXTY YEARS OF SERVICE**—Nineteen-seventy marked the 60th anniversary for The Farmers and Merchants Bank. In 1968 the bank completed construction on the \$102,000 Drive-In Office (above) at the corner of Main and Walnut Streets. The colonial style office operates two teller windows and inside walk-up facilities.

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 19.9	\$ 16.9	\$ 9.6	\$ 1,616
1969	16.4	13.7	9.4	1,511
1968	15.6	13.2	8.1	1,439
1967	14.8	12.4	7.7	1,362
1966	13.7	11.2	7.8	1,215

**THE FIRST NATIONAL BANK  
OF LONDON** Organized 1865—1 Office



**CENTURY OF BANKING, PLUS**—In its 105th year of banking, First National of London elevated president C. N. McAllister to chairman of the board and named Jack E. Phillips as president. First National's new Main Office building (above), 30 West High Street, was opened in 1969 as the first new building in 50 years. The modern facility contains two drive-in windows to meet the growing demands of the London community. Indicative of this growth was the completion in 1970 of the Madison Elms Nursing and Extended Care Facility and the new Otis Elevator Company building scheduled for 1971 completion.

**OFFICERS**

**JACK E. PHILLIPS,**  
President  
**RICHARD P. SLAGLE,**  
Vice President and Cashier

**DIRECTORS**

**DR. WILLIAM T. BACON,**  
M.D.,  
Physician  
**RALPH W. BOOTH,**  
Farmer  
**JOHN H. BUEHL, JR.,**  
Farmer  
**EDWARD F. HACKETT,**  
Attorney  
**C. L. HUNTER,**  
Insurance  
**C. N. McALLISTER,**  
Chairman  
**JACK E. PHILLIPS,**  
President  
**ALLEN SILVER,**  
Farmer  
**RICHARD P. SLAGLE,**  
Vice President and Cashier  
**THOMAS F. WOOD,**  
Retired Grain Dealer

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 15.8	\$ 13.9	\$ 6.8	\$ 1,189
1969	13.1	11.3	5.7	1,108
1968	11.8	10.1	5.5	1,064
1967	10.6	9.0	5.7	1,002
1966	10.3	8.8	5.5	904

**THE FIRST NATIONAL BANK  
OF MARYSVILLE** Organized 1864—1 Office

**OFFICERS**

**GERALD E. DACKIN,**  
President  
**HOMER R. VIERS,**  
Vice President  
**ROBERT H. DELLINGER,**  
Cashier

**DIRECTORS**

**CHRIS J. BOERGER,**  
Farmer  
**EDGAR L. CONRAD,**  
Chairman, Conrad Coal  
and Supply Co.  
**GERALD E. DACKIN,**  
President  
**RALPH A. HERD,**  
Farmer  
**F. LEON HERRON, JR.,**  
President, O. M. Scott and  
Sons Co.  
**HAROLD LEWIS,**  
Secretary-Treasurer, Ray  
Lewis and Son, Inc.  
**CHARLES B. MILLS,**  
Chairman of the Board  
**DR. A. R. MISHKIN,**  
Vice President,  
The Nestle Co., Inc.  
**L. R. ROHR,**  
President, Rohr Furniture  
Company  
**FRANK E. SCHEIDERER,**  
President and General  
Manager, Penn Oil Co.  
**HOMER VIERS,**  
Vice President  
**EZRA D. STOCKSDALE,**  
Owner, Stocksdale  
Super Market



**DIRECTOR PROMOTED AT NESTLE**—Chairman of the Board, Charles B. Mills, offers congratulations to Dr. A. R. Mishkin, director, who was appointed vice president of The Nestle Co., Inc., New York. In the summer, 1970, First National announced the plans for a new branch to be constructed in the Stocksdale Plaza in Marysville.

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 19.0	\$ 16.5	\$ 9.0	\$ 1,433
1969	15.9	13.5	7.8	1,318
1968	15.5	13.5	7.8	1,208
1967	13.9	12.0	7.4	1,153
1966	12.8	11.1	7.2	1,005

THE KNOX COUNTY SAVINGS BANK  
MOUNT VERNON Organized 1873—2 Offices



**GROWING WITH KNOX COUNTY**—The ribbon was cut in January, 1970, at the Grand Opening of the new Main Office building (above) of The Knox County Savings Bank. Knox County Savings Bank offers complete banking services including walk-in banking windows at the new facility. In that same month Abbott Herron was named chairman and Rex C. Hostetler began as president of the bank, now in its 20th year as an affiliate of BancOhio.

**OFFICERS**

**REX C. HOSTETLER,**  
President

**WINSLOW CURRY,**  
Vice President and Cashier

**CHARLES F. MILLER,**  
Vice President

**DIRECTORS**

**DR. JOHN C. DRAKE,**  
Surgeon

**THOMAS R. FOSNAUGHT,**  
Vice President and Treasurer,  
G. R. Smith and Co.

**DALE E. FOSTER,**  
President, Foster's Pharmacy,  
Inc.

**J. ABBOTT HERRON,**  
Retired

**REX C. HOSTETLER,**  
President

**REX M. LAMB, JR.,**  
Vice President, The Dorsey  
Corporation

**ROBERT J. McDEVITT,**  
Attorney

**ARTHUR PACKARD,**  
President, The Packard  
Hotel Company

**J. W. RUDIN, JR.,**  
Secretary, The Rudin Company

**JAMES W. TIGHE,**  
President, The James W. Tighe  
and Sons Agency, Inc.

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 19.1	\$ 16.3	\$ 8.5	\$ 1,589
1969	15.6	13.0	8.1	1,505
1968	16.3	14.0	7.7	1,464
1967	15.2	12.8	6.6	1,405
1966	12.2	9.9	6.7	1,300

**THE COMMUNITY BANK**  
NAPOLEON Organized 1909—2 Offices

**OFFICERS**

**L. R. BOWERS,**  
President  
**W. J. MERZ,**  
Assistant to the President

**Vice Presidents**

**E. H. BOND**  
**W. C. WACHTMAN**  
**WALTER L. HOY,**  
Secretary  
**I. JOHN BISHER**

**Cashier**

**DANIEL W. SCHUTT**

**DIRECTORS**

**FERD G. BEHRENS,**  
Judge  
**E. H. BOND,**  
Henry County Agricultural  
Agent Emeritus  
**L. R. BOWERS,**  
President  
**JAMES FUNKHOUSER,**  
Attorney  
**DR. J. J. HARRISON, M.D.,**  
Physician and Surgeon  
**FLORIAN H. SAUER,**  
Chief Super Markets



**NAPOLEON AFFILIATION APPROVED**—Lawrence Bowers, president (seated), and William J. Merz, assistant to the president, discuss the June, 1970, affiliation of The Community Bank. Besides joining BancOhio during 1970, The Community Bank began installation of four pneumatic tube drive-in facilities at the Southside Branch Office. On July 6, 1970, a walk-up teller window was opened at the Washington Street entrance of bank's Main Office.

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 23.5	\$ 21.0	\$ 6.2	1,910
1969	20.9	18.6	6.7	1,775
1968	19.8	17.7	6.6	1,646
1967	18.6	16.6	6.3	1,570
1966	17.7	15.8	5.7	1,438

**THE FIRST NATIONAL BANK  
OF NEWARK** Organized 1865—6 Offices



**SUBURBAN GRANVILLE OFFICE**—In the fall of 1971, First National of Newark will move operations of the new Granville Office from temporary quarters to the new structure (shown in artist's sketch). The Granville Office, the bank's sixth branch office opened July 1, will be located in the heart of the Denison University community often called a "transplanted New England Village." In addition, remodeling and expansion of the Church Street Office was completed during the spring.

**OFFICERS**

**PHILIP B. YOUNG,**  
President

**Vice Presidents**

**WILLIAM S. EHRET**  
**JAMES O. HOSTETTER**  
**WILBUR J. WILSON, JR.**

**ROBERT M. WILSON,**  
Vice President and  
Trust Officer

**Cashier**  
**WALTER F. DENZ**

**DIRECTORS**

**EVERETT H. ALBYN,**  
President, H. A. Albyn  
Nursery, Inc.

**WILLARD G. DAILEY,**  
Safety Manager, Eastern  
Region—Union Oil Co.

**JAMES T. ELLIOTT,**  
President, John J. Carroll Store

**GEORGE GOOD,**  
Comptroller, The Roper  
Corporation

**GEORGE J. McDONALD,**  
Attorney

**HERBERT J. MURPHY,**  
Chairman of the Board,  
Newark Asphalt Paving  
Company

**ALBERT J. NERNY,**  
President and Chief Executive  
Officer, National Gas and  
Oil Company

**JEROME B. NORPELL,**  
President, Licking County  
Building and Savings

**CARL T. SIEGEL,**  
Retired

**FRANK W. SPENCER,**  
Publisher, The Newark  
Advocate

**W. A. WALLACE,**  
President, W. A. Wallace  
Company

**WILBUR J. WILSON, SR.,**  
Retired

**PHILIP B. YOUNG,**  
President

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 51.7	\$ 44.6	\$ 23.3	\$ 3,865
1969	43.7	37.4	22.0	3,719
1968	38.0	32.8	18.5	2,954
1967	32.6	27.4	16.8	2,815
1966	30.9	25.4	16.9	2,514

Merger of First National Bank of Utica is reflected in 1969 figures.

**THE PERRY COUNTY BANK**  
 NEW LEXINGTON Organized 1872—1 Office

**OFFICERS**

**LESTER G. ESSINGTON,**  
 President

**ROBERT L. WOODWARD,**  
 Cashier

**DIRECTORS**

**JOSEPH C. ALLEN,**  
 Attorney

**JAMES A. BAILEY,**  
 Owner, Home Department  
 Store

**LESTER G. ESSINGTON,**  
 President

**LEO A. HUMPHREY,**  
 Farmer

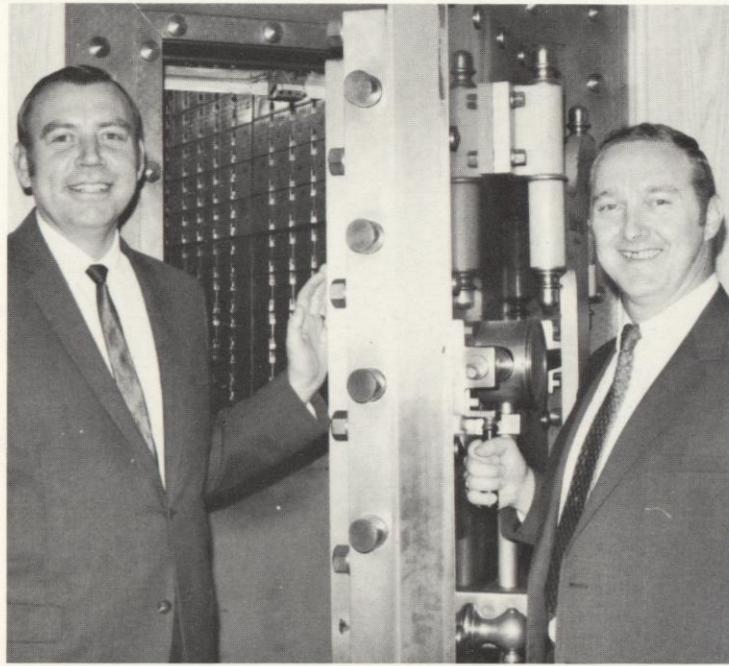
**WILLIAM J. MOONEY,**  
 President, Star Foundry and  
 Manufacturing Co., Inc.

**A. T. PETTET,**  
 Real Estate Broker

**B. P. SCALLAN,**  
 Retired Farmer

**JOHN S. STANTON,**  
 Retired

**J. D. THOMPSON,**  
 Insurance Agency and  
 Real Estate Broker



**GOOD COMBINATION**—Two new staffers as of January, 1970, Earl W. Stalter, assistant cashier, and Earl D. Birkimer, staff officer, open The Perry County Bank vault for another business day. Mr. Stalter transferred from First National of Delaware to return to his native New Lexington. During 1971, it is anticipated that The Peoples Bank, Thornville, will be merged into The Perry County Bank.

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 9.0	\$ 8.2	\$ 2.2	\$ 549
1969	5.4	4.7	2.0	482
1968	5.4	4.7	2.1	456
1967	5.1	4.4	2.2	424
1966	4.8	4.1	2.4	372

**THE NATIONAL BANK  
OF PORTSMOUTH** Organized 1933—4 Offices



**COMMUNITY GROWTH, BANK CONCERN**—R. Vernon Miller, president of The National Bank discusses community progress with Mayor Merle Odle. Mr. Miller was elected president of The Portsmouth Area Growth Corporation in 1970. With customer service in mind, First National has been able to offer a unique service for the deaf with the help of Mrs. Faye Orth, BancPlan Department, who has learned the special hand communication of the deaf.

**OFFICERS**

**LOUIS D. BANNON**, Chairman of the Board

**R. VERNON MILLER**, President

**Vice Presidents**

**JAMES T. JEFFERSON**, Vice President and Cashier

**PAUL L. WARREN**  
**WILBUR O. WALKER**

**DIRECTORS**

**LOUIS D. BANNON**, Chairman of the Board

**GEORGE H. CLAYTON**, Vice President and General Manager, E. J. Kenrick Company

**ALBERT H. EGBERT**, President, Wurster Drug Company, Inc.

**HOWARD H. HARCHA, JR.** Attorney

**JAMES T. JEFFERSON**, Vice President and Cashier

**ROBERT J. MCKEE**, Corporate Planning Engineer—Detroit Steel Company

**R. VERNON MILLER**, President

**A. G. THATCHER**, Vice President, The Williams Manufacturing Co.

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 30.2	\$ 26.3	\$ 13.2	\$ 1,961
1969	25.7	22.0	13.4	1,753
1968	23.6	20.1	12.9	1,609
1967	21.5	18.2	11.2	1,506
1966	17.9	15.0	10.9	1,301

# THE FIRST NATIONAL BANK OF SPRINGFIELD

Organized 1864—5 Offices

## OFFICERS

**DONALD J. BISHOP**,  
President

**CLIFFORD R. DAVIS**,  
Senior Vice President

## Vice Presidents

**HARRY A. ARK**,  
Cashier

**R. GLENN MILLER**  
**A. LANDON SCOTT**  
**EMERSON L. SCROGGY**

**HOWARD R. ECKELS**,  
Trust Officer

## DIRECTORS

**L. VAUGHAN BARNES**,  
President, Yost Superior  
Company

**DONALD J. BISHOP**,  
President

**ROBERT A. CARPENTER**,  
President, Carpenter  
Lithographing Co., Inc.

**ROY H. CLARK**,  
Chairman of the Board

**CLIFFORD R. DAVIS**,  
Senior Vice President

**RANDOLPH H. DEER**,  
Executive Vice President,  
Bonded Oil Company

**J. HAROLD KARR**,  
President, Robbins and  
Myers, Inc.

**JOHN D. KUHNS**,  
President, The J. D.  
Corporation

**MARTIN A. LEVINE**,  
President, Levine Realty Co.

**OSCAR T. MARTIN**,  
Attorney, Martin, Browne,  
Hull, Harper

**DR. ROBERT A. McLEMORE**,  
M.D.,  
Physician and Surgeon

**HOWARD B. NOONAN**,  
Chairman of the Board,  
The Kissell Company

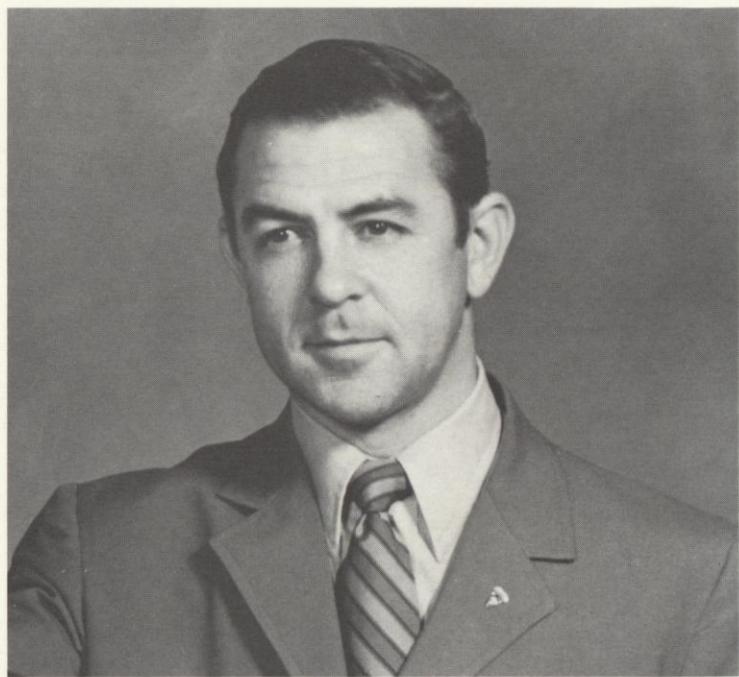
**WILLIAM N. SCARFF**,  
Vice President, Scarff's  
Nursery

**DANIEL R. SHOULIN, JR.**,  
President, Bauer Brothers  
Company

**ROY R. SULTZBACH**,  
Farmer

**ROBERT F. WHITE**,  
President, The Oakley Park  
Company

**JAMES S. WILKERSON**,  
Vice President, Kelsey-Hayes  
Company



**OHIO JAYCEES PRESIDENT**—First National vice president A. Landon Scott (above) conducted the November state meeting of the Ohio Jaycees as president of the 14,000-member organization. Mr. Scott was promoted to vice president in December, 1970, and is in charge of public relations and marketing. During the year, First National completed a \$200,000 expansion project at the South-Side Office which included three drive-in windows.

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 79.4	\$ 67.9	\$ 41.9	\$ 5,539
1969	71.8	61.5	38.8	5,242
1968	64.4	55.0	35.7	4,877
1967	62.2	50.7	30.6	4,713
1966	58.9	48.8	31.0	4,126



**MARKET STREET OFFICE**—First National's Market Street Office (above) displayed warm welcome to the students of Heidleberg College with signs and special checking and savings accounts. The Heidleberg College president offered his thanks to First National for their support of the college during unrest across the state. In other community involvement First National President Kenneth Myers was co-chairman of the Tiffin United Fund Campaign for 1970.

#### OFFICERS

**KENNETH H. MYERS,**  
President  
**ROBERT O. MOSES,**  
Vice President  
**FRED E. KISHLER,**  
Cashier

#### DIRECTORS

**DOYLE H. BALLREICH,**  
President, Ballreich  
Brothers, Inc.  
**DR. R. E. CARRIGAN,**  
Dentist  
**MAX DRAKE,**  
General Manager, Northern  
Ohio Breeders Ass'n, Inc.  
**DR. LEONARD M. GAYDOS,**  
M.D.,  
Surgeon  
**DAVID O. HESSON,**  
President and Co-Publisher,  
The Advertiser-Tribune  
Company  
**M. B. LYNN,**  
Retired  
**WALTER H. MEYER,**  
President, Meyer and  
Company, Inc.  
**KENNETH H. MYERS,**  
President  
**FRIDOLIN SCHWARTZMILLER,**  
Farmer

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 21.8	\$ 19.6	\$ 9.5	\$ 1,413
1969	18.1	16.0	9.2	1,296
1968	17.4	15.5	8.6	1,219
1967	15.6	13.6	7.8	1,159
1966	13.6	11.7	7.5	1,041

**THE FIRST NATIONAL BANK**  
OF WASHINGTON COURT HOUSE Organized 1930—3 Offices

**OFFICERS**

**J. ROUSH BURTON,**  
Chairman of the Board  
**ALBERT R. BRYANT,**  
President  
**J. WILLIAM WALLACE,**  
Executive Vice President  
**R. W. TICE,**  
Vice President and Cashier  
**DAVID C. SIX,**  
Vice President

**DIRECTORS**

**ALBERT R. BYRANT,**  
President  
**J. ROUSH BURTON,**  
Chairman of the Board  
**COLIN C. CAMPBELL,**  
Farmer  
**WALTER C. DRIESBACH,**  
Retired  
**JACK M. HAGERTY,**  
Real Estate  
**LOWELL M. HAYES,**  
Owner, Downtown Drug Store  
and Farmer  
**HAROLD F. McCORD,**  
Retired  
**WALTER L. O'BRIEN,**  
Director, Midland Grocery  
Company  
**WILLARD H. PERRILL,**  
Farmer  
**EDWARD C. VOLLETTE,**  
Manager, Metal Products  
Division, Armco Steel  
Corporation



**COUNTY FAIR CHAMP**—R. W. Tice, vice president of First National of Washington Court House, presents the Reserve Champion Hereford award at the Fayette County Fair. During the fall of 1970, First National began a major remodeling program which will be completed during the spring months of 1971.

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 18.5	\$ 16.4	\$ 6.3	\$ 1,339
1969	16.1	14.1	5.8	1,249
1968	15.5	13.6	5.5	1,182
1967	15.1	13.1	5.0	1,133
1966	14.6	12.8	4.7	985

**THE FIRST NATIONAL BANK  
OF WILMINGTON** Organized 1864—3 Offices



**BLUE PRINT FOR PROGRESS**—R. H. Olinger, president of First National, studies blueprints for new construction adjacent to the Clinton County Airport with Richard Grant, airport owner. First National of Wilmington financed these hangers and repair buildings erected at the edge of the airport. Since the 1969 opening of the East Office First National has enjoyed continued growth with the community and county.

**OFFICERS**

**ROBERT H. OLINGER,**  
President  
**VIRGIL L. BOTTS,**  
Vice President and Cashier

**DIRECTORS**

**DR. RICHARD R. BUCHANAN,**  
M.D.,  
Physician  
**DR. HOWARD F. EHLERDING,**  
Veterinarian  
**D. M. FIFE,**  
Farmer  
**DARRELL C. FRENCH,**  
Partner, Murphy-Benham  
Hardware Company  
**WAYNE W. GALVIN,**  
President, Calvin Newspapers  
**DR. JOHN C. HUTCHENS,**  
Dentist  
**WILLIAM F. MCCOY,**  
President, Landrum Oil  
Company  
**ROBERT H. OLINGER,**  
President  
**SAM B. RICE,**  
Rice Furniture Store  
**WILLIAM THOMPSON,**  
Farmer

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 15.6	\$ 13.8	\$ 7.5	\$ 1,021
1969	12.5	10.9	6.4	946
1968	11.5	9.9	6.2	908
1967	10.0	8.3	5.8	882
1966	9.8	8.3	5.4	762

**THE CITIZENS NATIONAL BANK**  
IN ZANESVILLE Organized 1881—3 Offices

**OFFICERS**

**CHARLES B. MOODY,**  
President and Trust Officer

**Vice Presidents**

**DANIEL VAN VOORHIS, III,**  
Cashier

**DONALD A. GARRETT**  
**DELMIN E. STOCKUM**

**DIRECTORS**

**FRED W. BAKER,**  
Partner, Baker Bros. Wholesale  
Grocery

**HIRAM HECK,**  
Vice President, Ayers Mineral  
Company

**NELSON MCCOY,**  
President, The Nelson McCoy  
Pottery Company

**CHARLES H. MILLER,**  
Miller Oil Company

**CHARLES B. MOODY,**  
President and Trust Officer

**W. D. MURPHY,**  
Retired

**DR. WILLIAM B. SMITH, M.D.,**  
Physician

**HAROLD V. TOM,**  
President and General  
Manager, The Credit  
Bureau, Inc.

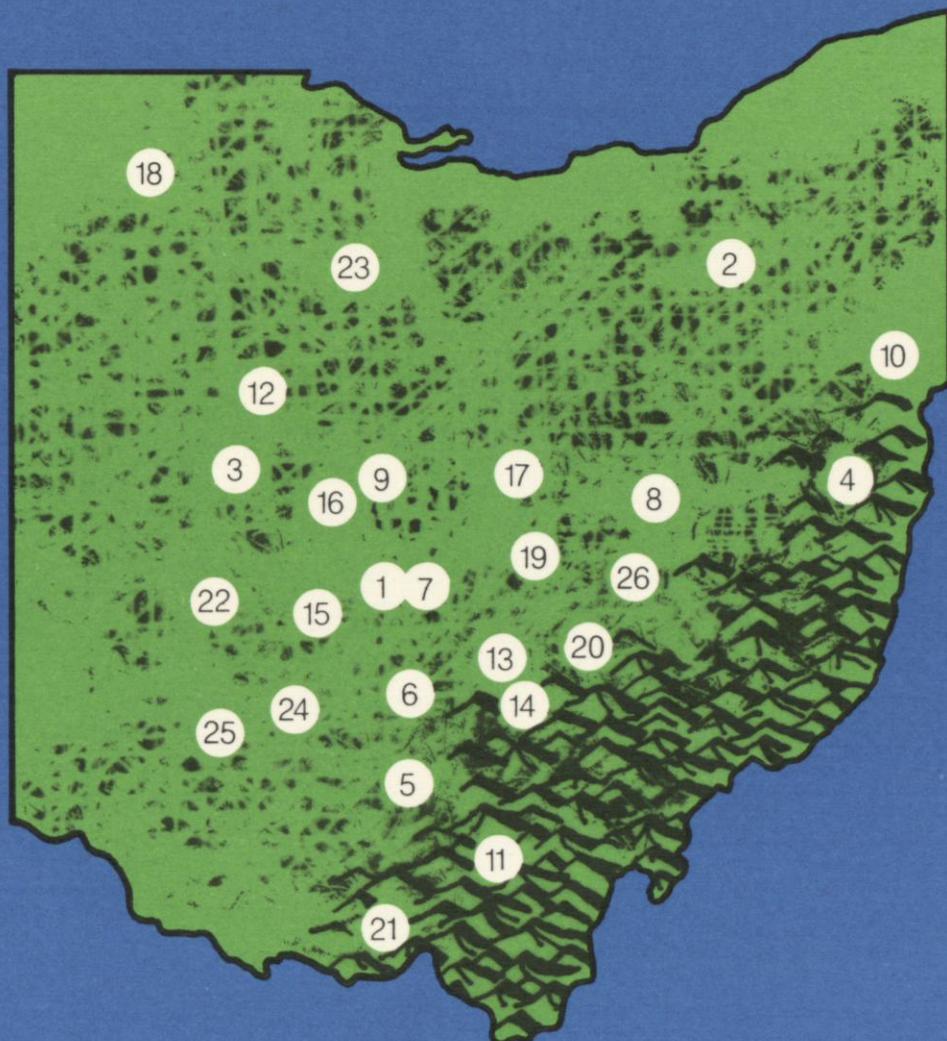
**DANIEL VAN VOORHIS, III,**  
Vice President and Cashier



**CITIZENS CHARGETTES**—Citizens National kicked off a successful Christmas in Zanesville with the "Chargelettes", Santa's helpers from Citizens. The girls appeared in the bank and in Master Charge merchants stores in Zanesville to answer questions and aid the Christmas shoppers. Bank president Charles Moody is looking forward to a bright new year with the installation of the first drive-in window service at the downtown office. The new drive-in will consist of a three station automatic tube service.

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1970	\$ 36.0	\$ 30.9	\$ 17.2	\$ 2,958
1969	32.8	27.5	16.0	2,729
1968	30.5	26.1	15.0	2,618
1967	28.7	24.6	13.7	2,498
1966	26.5	22.5	13.8	2,212

# BANCOHIO CORPORATION



The BancOhio Corporation affiliated banks (all 26 represented on this map) operate 124 banking offices throughout the state of Ohio.

1. The Ohio National Bank of Columbus
2. Akron National Bank and Trust Company
3. The Logan County Bank — Bellefontaine
4. The First National Bank of Cadiz
5. The First National Bank of Chillicothe
6. The Second National Bank of Circleville
7. The Ohio State Bank — Columbus
8. First National Bank of Coshocton
9. The First National Bank of Delaware
10. The First National Bank at East Palestine
11. The First National Bank of Jackson
12. The Kenton Savings Bank
13. The Hocking Valley National Bank of Lancaster
14. The Farmers and Merchants Bank of Logan
15. The First National Bank of London
16. The First National Bank of Marysville
17. The Knox County Savings Bank — Mount Vernon
18. The Community Bank — Napoleon
19. The First National Bank of Newark
20. The Perry County Bank — New Lexington
21. The National Bank of Portsmouth
22. The First National Bank of Springfield
23. First National Bank of Tiffin
24. The First National Bank of Washington Court House
25. The First National Bank of Wilmington
26. The Citizens National Bank in Zanesville

104	104	104
19 56.263 412	19 56.263 412	19 56.532 412
\$	\$	\$
DOLLARS	DOLLARS	DOLLARS
ESTATE OF LESTER G. ESSINGTON	THE PERRY COUNTY BANK NEW LEXINGTON, OHIO	ESTATE OF GERALD DACKIN
THE NATIONAL BANK OF COLUMBUS OHIO	THE PERRY COUNTY BANK NEW LEXINGTON, OHIO	THE FIRST NATIONAL BANK OF MARYSVILLE MARYSVILLE, OHIO
987-6-54324*	COL 1-2-05324 987-6-54324*	COL 1-2-05324 123-4-56789*
104	104	104
19 56.263 412	19 56.374 412	19 56.504 412
\$	\$	\$
DOLLARS	DOLLARS	DOLLARS
ESTATE OF H. JOHNSON	GEORGE K. LOGAN, Jr.	ESTATE OF ALFRED F. MYERS
THE NATIONAL BANK OF COLUMBUS OHIO	THE KENTON SAVINGS BANK KENTON, OHIO	THE FIRST NATIONAL BANK OF DELAWARE DELAWARE, OHIO
580-1234-5678-9*	COL 1-2-05740 123-4-56789*	COL 1-2-03040 123-4-56789*
104	104	104
19 56.263 412	19 56.374 412	19 56.504 412
\$	\$	\$
DOLLARS	DOLLARS	DOLLARS
ESTATE OF WALTER E. LAMBE	JACK E. PHILLIPS	CHARLES B. MOODY
THE LEXAN COUNTY BANK MARYSVILLE, OHIO	THE FIRST NATIONAL BANK OF LONDON LONDON, OHIO	THE CITIZENS NATIONAL BANK IN ZANESVILLE ZANESVILLE, OHIO
104-5-2-1-15N 98-765-4*	COL 1-2-05380 987-6-54324*	COL 1-2-01170 40-0-19459*
104	105	104
19 56.304 412	19 56.532 412	19 56.502 412
\$	\$	\$
DOLLARS	DOLLARS	DOLLARS
ESTATE OF F. MYERS	GERALD DACKIN	ESTATE OF ALBERT R. BRYANT
THE NATIONAL BANK OF COLUMBUS OHIO	THE FIRST NATIONAL BANK OF MARYSVILLE MARYSVILLE, OHIO	First National Bank WASHINGTON, C. N. OHIO ADDED
580-1234-56789*	COL 1-2-05324 123-4-56789*	COL 1-2-03524 920-2-19450*
104	104	104
19 56.263 412	19 56.374 412	19 56.510 412
\$	\$	\$
DOLLARS	DOLLARS	DOLLARS
ESTATE OF L. R. BOWERS	K. C. CRAMBLETT	PHILIP B. YOUNG
THE COMMUNITY BANK WALCOTT, OHIO #2250	THE FIRST NATIONAL BANK CAZIER, OHIO	THE FIRST NATIONAL BANK OF NEWARK NEWARK, OHIO
COL 1-2-05160 98-7654*	COL 1-2-06160 123-4-56789*	COL 1-2-02790 123-4-56789*
104	104	104
19 56.238 412	19 56.395 412	19 56.79 412
\$	\$	\$
DOLLARS	DOLLARS	DOLLARS
ESTATE OF R. E. PENNING	REX C. HOSTETLER	FRANK W. KELLEY
THE KELLEY NATIONAL BANK OF LANCASTER Lancaster, Ohio	THE KNOX COUNTY SAVINGS BANK KNOXVILLE, OHIO	THE OHIO STATE BANK COLUMBUS, OHIO
235-86-2-1-1409*	COL 1-2-02990 987-6-54324*	COL 1-2-00790 123-4-56789*
104	104	104
19 56.246 412	19 56.378 412	19 56.501 412
\$	\$	\$
DOLLARS	DOLLARS	DOLLARS
ESTATE OF WASHAM	ROBERT H. OLINGER	ESTATE OF DONALD J. BISHOP
First National Bank COLUMBUS, OHIO	First National Bank WILLIAMSPORT, OHIO 43801	First National BIRMINGHAM, OHIO 45101
500-0-0-1-2-14-5*	COL 1-2-05921 123-4-000-23*	COL 1-2-00810 0-2-18-7-10*
104	104	104
19 56.587 412	19 56.304 412	19 56.532 412
\$	\$	\$
DOLLARS	DOLLARS	DOLLARS
ESTATE OF ESTER HART	ALFRED F. MYERS	ESTATE OF GERALD DACKIN
THE NATIONAL BANK OF NEWARK NEWARK, OHIO	THE FIRST NATIONAL BANK OF DELAWARE DELAWARE, OHIO	THE FIRST NATIONAL BANK OF MARYSVILLE MARYSVILLE, OHIO
537-12-34-56-6*	COL 1-2-01040 123-4-56789*	COL 1-2-05324 123-4-56789*